

SPOTLIGHT

JANUARY 2020

\$245.54M

Best Year in
Company History

CAST YOUR VISION



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

IF YOU DON'T KNOW WHERE YOU'RE GOING, YOU'LL END UP SOMEPLACE ELSE. — YOGI BERRA

COMPANIES DO END-OF-YEAR INVENTORIES to plot what lies ahead, and individuals tend to do the same thing in the form of reflection and New Year's resolutions. I've never been a resolutions kind of guy, but that doesn't mean I don't tick through the old year and develop an action plan for the new one.

Rather than making promises I'll likely forget in a matter of weeks (statistics say), I take a "numbers guy" approach — remember I was in accounting before I joined NILICO. "Show me, because numbers don't lie" is my mantra. And yes, another way to say that is "Prove It!"

This time of year, there's a lot of talk about the importance of goal setting. What if I told

you setting and achieving goals isn't enough? That's a pretty radical statement but hear me out. Goals are not the ultimate objective; rather, they are steps on the way to achieving the ultimate objective: our vision.

Your vision can be as big as you can dream as long as you can define it in objective terms. "I want to own my own business" is a great example. It's clear, it's concise, and there will be no question as to whether or not you've achieved it. "I want to be successful" is an example of a subjective vision statement. It's ineffective because success means different things to different people. Is it making a certain amount of money? Driving a certain kind of car? Living in a big house? How would you know if you have achieved it? You have to define what it looks like to you.

A vision is something we see off in the distance, not in the here and now. Goals are how we get there. They are your benchmarks, your signs along the way, and just like any road sign, it's important that your goals are clear. If they aren't, you may get lost. You've heard this before but it's worth repeating: goals must be objective, measurable (quantifiable), and attainable.

As we close out the first month of the new decade, I encourage each of you to look beyond your goals to the bigger picture. What do you

"LOOK BEYOND YOUR GOALS TO THE BIGGER PICTURE."

really want to achieve? What is your vision? I know it can be hard to look out far into the future, particularly if you are just starting out, but give it a try anyway. Look forward as far as you can, define what you see, and work backwards from there to lay out what you'll need to achieve in order to make it happen. When I first joined NILICO, my vision was to have a lifestyle like my cousin Durhon had achieved. One of my biggest goals along that road was to make enough money so my wife didn't have to clean other people's houses.

Where are you on the way to achieving your vision? Has your vision changed? Reassess, and if it has, you may need to redefine the goals to make your vision a reality in the timeframe you want it. Making sure your goals are in line with your actual vision helps keep you on track to make those big dreams come true. 🍀

SPOTLIGHT

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Business Owner Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the Business Owner Career Track. If you are interested, speak to your Business Owner, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday, 2/21** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday, 2/26**. eApp business excluded from the 7 day hold should be uploaded by **Friday, 2/28** before 3:30 p.m. CST to count for **February** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,885,478

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 32-40**.

Spotlight Digital is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



spotlight.ailagents.com

Username: **AIL** Password: **proveit2020!**

See your SGA or manager if you need assistance.



Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top Business Owner per category from Categories I-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2020 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.**



LOOK FOR ME!

32 YEARS OF SERVICE
Doreen Ryan-Foti, RGA

28 YEARS OF SERVICE
Tom Williams, SGA

21 YEARS OF SERVICE
Bobby Gujral, RGA
Krissa Hensley, PR

19 YEARS OF SERVICE
Erica Dalager, PR
David Wang, RGA

18 YEARS OF SERVICE
Samuel Cohen, MGA
Zachary Hart, SGA
Nancy Myers, AGT
Ryan Stenglein, RGA
Thomas Tulowiecki, AGT

16 YEARS OF SERVICE
Devin Phillips, AGT

14 YEARS OF SERVICE
Larry Chick, AGT
Michael Yasu, SGA

13 YEARS OF SERVICE
Jackie Alston, AGT
Mark Beckford, SGA
Dustin Dunbar, RGA
Lee Jeffers, RGA
Ashlynn Orng, SGA

12 YEARS OF SERVICE
Mark Flemm, PR
Nicholas Lorence, SGA
Amanda Mlinaz, PR MGR
Katherine Pratt, PR MGR

11 YEARS OF SERVICE
Maria Diringier, AGT
Dianna Lueke, PR
Chad Panzer, AGT
Aaron Parks, MGA
Jessica Wilhite, GA

10 YEARS OF SERVICE
Hunter Houvener, RGA
Richard Johnson, GA
James Keefer, GA
George Murry, PR
Ruth Randall, AGT
Anna Senra, AGT

Peer Shmelzer, MGA
Judy Spade, PR MGR

9 YEARS OF SERVICE
Howard Dotsong, AGT
Aaron Haynes, AGT
Chris McFoy, MGA

8 YEARS OF SERVICE
Erin Allen, RGA
Elyse Bryan, RGA
Shawntae Collins, MGA
Joshua Dishong, MGA
Pamela Faircloth, AGT
Oscar Gastelum, GA
Robert Hooper, AGT
Paul Kelly, RGA
Richard Mansfield, MGA
Marcus Moody, MGA
Anthony Sava, GA

7 YEARS OF SERVICE
Glenn Arakawa, MGA
Anacleto Arevalo, RGA
Lisa Bennett, PR
Jeanette Dodd, PR
Sarah Gilmore, AGT
Michael Krecsko, RGA
Erikka Michaels, GA
Nacole Wheeler, AGT

6 YEARS OF SERVICE
Adem Abdula, GA
Tiffany Babin-Washington, RGA
Bradley Christiansen, MGA
Tucker Gregor, RGA
James Harding, MGA
Danny Juskiw, GA
Andrea Kessler, AGT
Morgan Lobello, RGA
Murray Nagler, SA
Jordan Reinhold, MGA

5 YEARS OF SERVICE
Omar Billy, RGA
Timothy Copenhaver, AGT
Eugene Garcia, MGA
Cody Nykoliation, AGT
Thomas Huynh, GA
Brenda Lara Navarro, AGT

Dawid Liniewski, AGT
Brody Maughan-Evanson, RGA
Wilmer Jimenez, AGT
Virakbot Oung, GA
Angelique Piquion, MGA
Darcy Schrieber, RGA
Andrew Severson, RGA
James Winfield, AGT
Ryan Witham, MGA

4 YEARS OF SERVICE
John Bernet, MGA
Donna Bodine, SA
Nicholas Deliberto, MGA
Daniel Dobyns, AGT
Brenda Fox, AGT
Karima Hartani, MGA
Evelyn Howell, GA
Sophony Jorvelus, AGT
John Lamere, MGA
Demetrius Lucas, MGA
Stuart Pagan, RGA
Kerry Zorns, MGA

3 YEARS OF SERVICE
Gregorio Albao, AGT
Michael Bess, AGT
Carla Brown, SA
Manuel Canabal, AGT
David Carpenter, RGA
Bretta Cummings, SA
Antonio Flores, SA
Hector Giron-Soto, GA
Keerat Grewal, MGA
Sarah Herbold, AGT
Walter Icaza, RGA
Kristina Joachim, SA
Daniel J Johnson, RGA
Kevin Kennedy, SA
Matthew Lehman, SA
Tanner Macioce, AGT
Chase Miller, RGA
Laurence Moore, GA
Deborah Noga, MGA
Cody Nykoliation, SA
Ebuwa Ottagho, GA
Andrew Pierce, MGA

2 YEARS OF SERVICE
Alitina Arakelian, GA
Nathalia Ayub, AGT
Reynette Baguio, SA
Nicole Barabas, SA
Javier Bellido De Luna, GA
Marika Blackmon, GA
Eduardo Bonilla, SA
Adrienne Bragas, MGA
Gregory Caldwell, GA
Justin Campbell, MGA
Ana Carmona Sotelo, AGT
Sergio Carta, MGA
Julie Childs, SA
Jessica Daniels, SA
Steven Dell, RGA
Marissa Ellis, SA
Everett Farr, GA
Andrew Flores, AGT
Tevita Folau, SA
Tina Fu, SA
Leah-Anne Campbell, AGT
Brandon Campinelli, SA
Rosicella Castro, SA
Tyesha Cave, GA
Nidajaved Cheema, SA
Mason Chirillo, SA
Jessica Christersson, PR
Alyssa Libby, MGA
Ameenah Little, GA
Rielly Maher, MGA

Nicole Preston, GA
Myles Pryor, SA
Jennifer Ragan, MGA
Joseph Mocerri, MGA
Iris Saavedra, GA
Jason Smith, AGT
Erin Steely, AGT
Shannon Stroud, SA
Zlata Titova, GA
Connie Torres, SA
Jeffrey von Kienast, RGA
Colin Weathers, SA
Aliyah Williams, SA
John Zwald, AGT

1 YEAR OF SERVICE
Laila Abadi, SA
Deja Abrams, SA
Chabeli Aguiar Nodal, GA
Cody Allen, MGA
Kelechi Anele, MGA
Danial Arif, SA
Laurie Aultman, AGT
Anna Ayala, AGT
William Benline, SA
Abigail Borge, AGT
Shakeeta Bob, AGT
Sueley Bodart, AGT
Erik Boh, AGT
Jeffrey Borkowski, AGT
Brayden Briggs, MGA
Stephanie Burghardt, SA
Sean Byler, GA
Andrea Campbell, AGT
Leah-Anne Campbell, AGT
Brandon Campinelli, SA
Rosicella Castro, SA
Tyesha Cave, GA
Nidajaved Cheema, SA
Mason Chirillo, SA
Jessica Christersson, PR
Alyssa Libby, MGA
Ameenah Little, GA
Christian Cortes, SA
Jenny Cosgrove, MGA

Jonathan Curry, AGT
Andrew De Antonis, AGT
Barry A Dillah, SA
Joseph Edwards, SA
Mathew Engle, SA
Christopher Fenwick, AGT
Aaron Gamalinda, GA
Angelika Gambino, SA
Jason Graham, SA
William Hale, SA
Melissa Hayfa, SA
Mark Helton, AGT
Criseida Hernandez, PR
Jasmin Thompson, SA
Christian Hill, SA
Ramsey Holler, SA
Eric J Jackson, AGT
Henry Jacobs, SA
Demetrius James, GA
Michael Jang, GA
Kyle Jones, MGA
Hannah Kessecker, AGT
Steven Koras, MGA
Casimir Kosciolk, AGT
Laura Kuveke, AGT
Latisha Larue, AGT
Kenrick Ledoux, AGT
Nella Lejeune, AGT
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Timothy Liles, SA
Jon Linker, AGT
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Matthew Longo, SA
Alisa Lyapkova, SA
Dana Martin Gonzalez, SA
Leah-Anne Campbell, AGT
Brinsley Maughan-Evanson, SA
Michelle Maxwell, AGT
Zachary McCormack, SA
Clyde McDermid, AGT
Timothy Miller, AGT
Suzanne Moroney, GA
Joyce Morris, AGT
Shannon Moses, MGA
Erica Nabors, AGT

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Edmond Obodai, SA
Chris O'Brien Christensen, AGT
Isabel Oconitrillo, SA
Stephanie Olsen, SA
Rebecca O'Neal, AGT
John Orr, SA
Annette Ortiz, AGT
Jean-Marie Otium, AGT
Angela Palomares, SA
Samantha Pedroza, SA
Christina Pinnock, MGA
Cameca Poole, SA
Alden Porter, SA
Kenneth Preston, AGT
Mark Reilly, SA
Abeni Reynolds, SA
Anthony Rivellino, AGT
Katy Rivera, SA
Renata Ruzzkowska, SA
Jean Saati, SA
Zahara Schooley, SA
Nicole Sharbono, AGT
Bria Smith, GA
Carel Smith, AGT
Kathleen Straub, SA
Ryan Suhr, SA
Jodie Swanson, AGT
Yolande Swart, AGT
Levi Szanto, GA
Antonino Taormina, GA
Asinate Taufa, AGT
Devin Taylor, AGT
Lisa Taylor, AGT
Austin Tazzia, SA
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Erick Torres, SA
Ofelia Torres, AGT
Joel Trautner, AGT
Johnathan Willie, SA
Zoog Yang, SA
Natatia Yarbrough, SA
Shanea Young, AGT
Suzanne Zwally, SA

Q4 PR Contributions

Contributions listed are from September through December

A. Philip Randolph Institute
Abate of Illinois — Event Sponsorship
Abate of Michigan — Silent Auction donation
Abate of ND — Event Sponsorship
Actors' Fund of America
AFSCME 1956 — Scholarship
AFSCME 427 — Scholarship
AFSCME 7 — Door prizes
AFSCME COUNCIL 4 — Toy Drive
Alameda County Building & Construction Trades Council, AFL-CIO — Event Sponsorship
Alberta Federation of Labour
Allegheny Credit Union Association — Door prizes
American Legion Post 27 — Event Sponsorship
American Sustainable Business Council
APRI Miami Dade — Scholarship
AR Manufactured Housing Assoc — Convention
Arkansas AFL-CIO — Conference
ATU 1505 — Event Sponsorship
ATU 583 — Door prizes
ATU Jerry Fund — Golf Tournament
Beaver Valley Credit Union Chapter — Event Sponsorship
Broward County AFL-CIO — Event Sponsorship
Center of Military Recruitment, Assessment and Veterans Employment
Chicago Federation of Labor — CTU & SEIU 73 Strike Support
Coalition Labor Union Women — Convention
Connecticut AFL CIO — Convention
Cosmetology Association of NS — Conference
CSWU 1611 — Event Sponsorship
CUB 800 — Event Sponsorship
CUPE 1252 — Conference
CWA 3181 — Sponsorship
CWA 6132 — Event Sponsorship
CWA 6139 — Raffle
CWA 6222 — Event Sponsorship
Decatur Building and Construction Trades — Raffle
Detroit Police Officers Assoc — Raffle
Economic Policy Institute
Erie Niagara Chapter, New York Credit Union Association — Event Sponsorship
Financial 1st FCU — Financial Reality Fair
FOE 983 — Event Sponsorship
Food and Drug Council — Convention
Food and Medicine (EMLC) — Solidarity Harvest
Fraternal Order of Police — Conference
GCC/IBT 577-M — Ad
GCC/IBT DC 4 — Donation benefiting their Scholarship Fund
Greater Boston Labor Council — Ad
Greater Kansas City Building & Trades Council — Event Sponsorship
Greater Northwest Ohio AFL-CIO — Convention/Conference
Greater Syracuse Labor Council — Ad
Greensburg Credit Union Chapter — Event Sponsorship
Guide Dogs of America — Ad & Hole Sponsorship
Hawaii AFL-CIO — Scholarship
Hawaii Credit Union League — Golf Tournament
HFA 7 — Event Sponsorship
High-Road Construction Defense Fund — in support of NABTU

Hopewell Fund — in support of Pharma Fight Campaign
Hudson Valley Area Labor Federation — Event Sponsorship
IAM 660 — Meal Sponsorship
IAM 845 — Raffle
IAM District 8 — Event Sponsorship
IAMAW District 10 — Raffle & Event Sponsorship
IBEW 100 — Sponsorship
IBEW 1002 — Raffle
IBEW 2286 — Raffle
IBEW 388 — Door prizes
IBEW National — Scholarship
IBT 150 — Raffle
IBT 272 — Ad
IBT 282 — Scholarship
IBT 50 — Golf Tournament
IBT 631 — Golf Tournament
IBT 773 — Sponsorship
IBT 97 — Ad
IBT Retirees 957 — Door prizes
IBT Retirees JC Association 37 — Donation
IBT Retirees Stockton Modesto — Sponsorship
Indiana Heartland FCU — Door prizes
IUOE 66 — Ad
IUOE 942 — Convention
IUOE 965 — Raffle
James R. Hoffa Memorial Scholarship Fund
Jewish Labor Committee — Sponsorship
Jobs with Justice Education Fund — Event Sponsorship
KAFCE — Conference
Labor 411 — Ad & Sponsorship
Labor Community Services — Charitable Contribution in support of relief efforts from the Camp Fire
Labor Council for Latin American Advancement
LCOBA Of ID — Ad
LIUNA 183 — Ad
LIUNA 393 — Raffle
LIUNA 5 — Raffle
Maine AFL-CIO — Convention
Maryland State & DC AFL-CIO — Convention
Memphis AFL CIO Central Labor Council
Midwest Academy — Sponsorship
Monmouth & Ocean CLC — Event Sponsorship
MWPHGL Of Ohio — Ad
NAPE — Door prizes
Nebraska State AFL-CIO — Contribution benefiting United Way
NEPA Chapter of Credit Unions — Door prizes
Newfoundland Federation of Labour
NYC Central Labour Council, AFL-CIO — Contribution in Support of Census Education Program
New York City Building and Construction Trades — Conference
New York State AFL-CIO — Conference & Event Sponsorship
Niagara County Volunteer Firemen Association — Ad
North America's Building Trades Unions — Sponsorship
North Bay Labor Council — Sponsorship
North Shore Labor Council — Event Sponsorship
Northern CA Carpenters RC — Sponsorship

NW Labor Press — Ad
OFL Convention — Sponsorship
Ontario Federation of Labour — Scholarship
OPCM 555 — Event Sponsorship
Oregon Building Trades and Construction Trades — Meal Sponsorship
Prince Edward Island Federation of Agriculture — Conference
PA Building and Construction Trades Council — Ad
PA Conference of Teamsters — Conference
PA State Eagles Association — Convention
PA State Grange — Raffle
Palm Beach - Treasure Coast AFL-CIO — Sponsorship
Professional Firefighters & Paramedics of NC — Convention
Reading and Berks County CLC — Ad
Rochester-Genesee Valley Area Labor Federation — Ad
Sacramento Valley Union Labor Bulletin — Ad
San Diego and Imperial Counties Labor Council — Sponsorship
San Joaquin Calaveras CLC — Sponsorship
SEIU 73 — Strike Support
SEIU HCII — Raffle
Shoot For A Cure — Event Sponsorship
SMW 63 — Toy Drive
Southern Illinois Central Labor Council — Sponsorship
Southwestern District Labor Council — Sponsorship
St. Louis Building and Construction Trades Council — Event Sponsorship
St. Louis Labor Council, AFL-CIO (Greater) — Event Sponsorship
St. Louis-KC CJA Regional Council — Sponsorship
Teamsters Joint Council 25 Charitable Trust — Ad
The New Jersey Labor Advisory Board — Ad & Event Sponsorship
The Workmen's Circle — Ad & Event Sponsorship
Three Rivers Labor Management — Door prizes
Tippicanoe Building & Construction Trades — Ad
UA 440 — Event Sponsorship
UAW — Strike Support
UAW 686 — Ad
UBC 270 — Event Sponsorship
UFCW 1439 — Golf Tournament
UFCW 1459 — Toy Drive
UFCW 175 & 633 — Scholarship
UNIFOR 114 — Conference
UNIFOR 1688 — Meal Sponsorship
Unifor Manitoba Joint Council — Event Sponsorship
Union Herald — Ad
Union Sportsmen's Alliance
United Labor Agency — Convention/Conference
United Way Labor Community Services
USW 11-0001 — Event Sponsorship
USW 207L — Raffle
USW 5852 — Door prizes
West Virginia AFL-CIO — Conference
Workers Unite Film Festival — Ad

PROMOTIONS

BUSINESS OWNER
Kyle Wrobel

REGIONAL GENERAL AGENT
Alix Albright
Michael Birmingham
Nicole Sanders
Constance Tuiteleleapaga

MASTER GENERAL AGENT
Augusto Arango
Michael Battaglio
Holly Bonhorst
Justin Brent
Megan Connors
Jenny Cosgrove
Giovanni Diduro
Glenn Johnson
Kevin Kondrad
Joshua Lowman
Mayra Robles

70% GENERAL AGENT
Barry Donalson
Corey Helwig
Joe Lewo
Anthony Scaccia

Oludoyin Omolaja
Jacob Russell

67.5% GENERAL AGENT
Vania Alvarez
Santiago Calle Ramirez
Brian Doubrava
Josefina Durand
Oyindamola Falegan
Jessica Guerrero
Demetrius James
Macie Kehl
Eric Kelly
Nathaniel Magda
Tara Maley
Timothy McNulty
Jimmy Quifille
Jhonatan Quintero
Donna Rankin
Bradley Schwartz
Greg Sheppard

65% SUPERVISING AGENT
Steven Ambrose
Edward Bertrand
Danielle Custis
Edward Gates
Vera Giles
Eddie Gonzales
Cody Hanneken
Hannah Holloway
Quisha Jackson
Marcus Bruce
JaQuan Johnson
Delvin Lanier
Joshua McTier
Jose Mejia
Toni Mosley
Richard Robinson
Jessica Shaddock
Richard Shaw
Mohamed Shogar
Pablo Solis
Richard Tabanji
Jackie Vongsouvanh

62.5% SUPERVISING AGENT
Arpit Arpit
Brandon Atchley
Andrew Bartley
Stephanie Beechum
Crista Bejarano
Steven Blumenschein
Taylor Borders
Aaron Bormet
Dain Bowen
Marcus Bruce
Mackenzie Burchett
Liza Cacevic
James Caesar
Rafael Calderon
Phyllicia Cervini
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Christian Whittington
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Douglas Young
Dylan Zayonc
Akinyemi Akinseye
Pamela Breedlove
Gavin Guy
Lloyd Patterson
Juliet Rowan

PERSPECTIVE. REALITY. VISION. PURPOSE.



Jason Beckman
Division Vice President
PR Field Operations

IN MID-JANUARY, MANY MEMBERS OF the PR Team from the United States and Canada came to Globe Life headquarters in McKinney, TX. The theme of the meeting was hearing a 360° perspective about the business relationships and community relationships that makes American Income unique.

We gained a better understanding of what we mean to our labor partners, credit union partners, and SGA partners as it relates to helping move their businesses forward. We helped *Make Tomorrow Better* by partnering with the North Texas Food Bank and their *Food 4 Kids* program. The PR team stuffed approximately 1,500 bags that will be sent home with students from local schools who may not know where their next meal will come from or when. We shared a story about a member of a Carpenters union and the impact this

Company had on him and his family through our philanthropic efforts that gave him the hope he needed to move forward.

Mr. B's vision for this Company was to have a servant's heart and make tomorrow better in every place and for every person we come in contact with. We, the PR team and SGA body, make tomorrow better every time a non-perishable food item is collected in a member's home and then delivered to another family who has fallen on hard times.

We make tomorrow better every time a waiver of premium is granted to a member who was on strike or laid off – they don't have to make the decision to forfeit financial security for their family just to put food on the table or keep the electricity on.

"WE MAKE TOMORROW BETTER."



We make tomorrow better when we deliver a no-cost group AD&D claim check to families who haven't asked to become the victims of a tragedy.

We make tomorrow better for families when they find financial security because a lead was generated and an agent visits them.

And, ultimately, we make tomorrow better when those same families have to file a claim and at least have some peace of mind knowing where money will come from while they grieve the loss of a loved one.

This year will be marked as the year we gain more perspective, we exceed our vision, we realize our potential, and we re-define our purpose. Our purpose is greater than the definition we've given you. **PROVE IT!** 🍀



#AllGivesBack

The PR Team assembled 1,500 bags of shelf-stable food items placed in underserved kids' backpacks, with fresh fruit, etc. added upon distribution each Friday.



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER
David Hurst	3	Zach Hart	Benzack Cooper	2	Hart-Dushaj	Jeffery May	2	S-S-Parks-Salvaggi	Alliyah Williams	2	Michael Vasu
Yamid Mendoza Sanchez	2	A-O-Orng	Gjon Ljuljduraj	2	Hart-Dushaj	Randa Mustafa	2	S-S-Parks-Salvaggi	Muzit Berhe	2	Jamison Weatherspoon
Colin Ghee	2	Simon Arias	David Murphy	2	Bob Olson	Mark Patterson	2	S-S-Parks-Salvaggi	Johnny Fuller	2	John Young
Gerardo A Gonzalez	2	Richard Correa	Marvin Gonzalez	2	Theodore Pappas	William Thomas	2	S-S-Parks-Salvaggi			
Noah Schultz	2	Zach Hart	Taleb Jammoul Hajali	2	Beto Quintero	John Torres	2	S-S-Parks-Salvaggi			

MGA

NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER
Patricia Contreras	9	Beto Quintero	Doron Freud	4	Giglione-Ackerman	Yemi Akinade	4	Tom Williams	John Santosuosso	3	Brett Gryska
Paul Smith	8	Zach Hart	William Parmeter	4	Brett Gryska	Michael Musso	4	Tom Williams	Edward Leon	3	Hart-Dushaj
Joseph Gojcaj	7	Zach Hart	Jeffrey Hudson	4	Zach Hart	Slavita Hut	4	John Young	David Rigney	3	Kevin Holtz
Jeff Wentworth	5	Laura Fisher	Rachel Brown	4	London Nelson	Christopher Hintz	3	Altig-Orlovic	Sherly Philippe	3	Andre LaRose
Mark Lahijani	5	Theodore Pappas	Sergio Carta	4	Beto Quintero	Ho Tran	3	Altig-Orlovic	David Wang	3	Bob Olson
Derek Foore	5	S-S-Parks-Salvaggi	Jonathan Phillips	4	Blake Ralston	Joshua Morris	3	Denis-Michael Catalano	Brent Bowling	3	S-S-Parks-Salvaggi
Andrew Bishop	4	Altig-Orlovic	Peter Gabranski	4	Serur-Yagjian	Heriberto Chavez	3	Richard Correa	Matthew Conrad	3	S-S-Parks-Salvaggi
Bobby Park	4	Altig-Orlovic	Chase Miller	4	S-S-Bendure-Hartwig	Joshua Krueger	3	Richard Correa	IP Harris	3	Jamison Weatherspoon
Matthew Turnquist	4	Richard Correa	Daryl Graham	4	S-S-Parks-Salvaggi	LaDelus Brown	3	Martin Forshee	Kevin Davis	3	Tom Williams
Paul Zuzick	4	Fisher-Zuzick	Nicole Sanders	4	Michael Vasu	Juan Diaz	3	Gonzalez-H-W			

GA

NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER
Brandon Dusevic	8	Zach Hart	Jacob Russell	3	Blake Ralston	Adem Abdula	2	Giglione-Ackerman	Truman Falkner	2	Blake Ralston
Klyo Vidal	7	Beto Quintero	Nicholas Chuma	3	S-S-Bendure-Hartwig	Ameenah Little	2	Giglione-Ackerman	Aref Sayegh	2	Satti-Kanaan
Mohamad Raychouni	5	Zach Hart	Daniel Foore	3	S-S-Parks-Salvaggi	Augusto Arango	2	Hemerson Gonzalez	Stephen Davis	2	Serur-Yagjian
Landon Schlag	4	Richard Correa	Travis Kovach	3	S-S-Parks-Salvaggi	Valentino Kalaj	2	Zach Hart	Robert Drake	2	S-S-Parks-Salvaggi
Nabil Atallah	4	Giglione-Ackerman	Devon Chapman	3	Jamison Weatherspoon	Aaron Patt	2	Zach Hart	Allison Kusgen	2	S-S-Parks-Salvaggi
Michael Stuver	4	Zach Hart	Joseph Bell	3	John Young	Steven Phillips	2	Hart-Dushaj	Daniel Prinzo	2	S-S-Parks-Salvaggi
Michael Giachetti	4	S-S-Parks-Salvaggi	Tiffany Beadnell	2	Altig-Orlovic	Ross Ewen	2	Kevin Holtz	Candace Minor	2	Michael Vasu
Darez Meriwether	3	Altig-Orlovic	Joshua Gaskin	2	Altig-Orlovic	Tina Nelson	2	Kyle Johnson SC	Chabeli Aguiar Nodal	2	Tom Williams
Jonathan Pizzuto	3	Denis-Michael Catalano	Storm Hutskal	2	Altig-Orlovic	Jonathan Williams	2	Andre LaRose	Marlene Barrett	2	Tom Williams
Ashley O'Donal	3	Laura Fisher	Jennifer Reed	2	Simon Arias	Barry Donalson	2	Bob Olson	Angela Rodriguez	2	Tom Williams
Adel Al Choufi Naim	3	Gonzalez-H-W	Skylar Chauvin	2	Denis-Michael Catalano	Lidia Meglei	2	Bob Olson			
Jacob Brown	3	Hart-Dushaj	Everett Farr	2	Richard Correa	Rachel Canning	2	Phillip Prata			
Jean Romero Capote	3	HO Houston Latino	Alejandro Pineda	2	Fisher-Zuzick	Jonathan Ramirez	2	Beto Quintero			
Loraine Harris	3	London Nelson	Keith Brown	2	Martin Forshee	Roxie Soto	2	Beto Quintero			

RGAs

NAME	#	BUSINESS OWNER	NAME	#	BUSINESS OWNER
Ryan Fickert	19	Zach Hart	Walter Icaza	13	Beto Quintero

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.







LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS* DECEMBER

TOTAL LEGACY RECRUITERS: **307** TOTAL LEGACY RECRUITS: **389**

 Rachelle Zerbach 6 Recruits Simon Arias	 Adel Al Choufi Naim 4 Recruits Gonzalez-H-W	 Ryan Fickert 4 Recruits Zach Hart	 Vera Giles 4 Recruits Bob Olson	 Michael Mandella 4 Recruits Altig-Orlovic	 Gregory Rudolph 4 Recruits Simon Arias
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Rachelle Zerbach	6	Zaria Marshall	3	Daniel Foore	2	Joe Lewo	2	Samantha Ralston	2
Adel Al Choufi Naim	4	Mike Paragiou	3	Ricardo Gonzalez	2	Alipate Makaui	2	Cecilia Rodriguez	2
Ryan Fickert	4	Luciano Rapa	3	Jessica Guerrero	2	Victor Martel	2	Ebony Romain	2
Vera Giles	4	Anthony Almeida	2	Gavin Guy	2	Conor McGowan	2	Ronald Spieler	2
Michael Mandella	4	Deion Alocozy	2	Elijah Hardy	2	Iv Menache	2	William Steiner	2
Gregory Rudolph	4	Jose Anderson	2	Nicole Herrin	2	Triston Miller	2	Danielle Thies	2
Bruce Alford	3	Helgi Bistochett Navarro	2	Casey Jarratt	2	Katie Mitchell	2	Ransey Vazquez	2
Hugh Benn	3	Shanique Brewer	2	Glenn Johnson	2	Kara Morton	2	Francesca Veltri	2
Werner Braun	3	Valentina Carmona	2	Gabe Kanakishines	2	Yeily Ocando Quintero	2	Cameron Watson	2
Alexander Gurley	3	Wenddy Chaya Paredes	2	Ahmed Kassem	2	Ryan Ohm	2	Sandra Winstead	2
Ameenah Little	3	Harold Durana	2	Avi Kauderer	2	Uneiver Quevedo Alejos	2	Juana Zermeno Meza	2
Johnny Ly	3	Kelly Ekker	2	Stacey Lang	2	Tahis Quintero Bonilla	2		

TOP RECRUITING AGENTS* YTD

TOTAL LEGACY RECRUITERS: **2,312** TOTAL LEGACY RECRUITS: **4,468**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	68	Rita Rider	11	Travis Stucki	8	Alix Albright	6	Doris Martinez Garcia	6
Gregory Rudolph	28	Jessica Santamarina	11	Jeffery Thiel	8	Alisha Anderton	6	Jennylyn Militante-Radnoty	6
Matthew Conrad	23	Sergio Carta	10	Anthony Almeida	7	Tiffany Babin-Washington	6	David Murphy	6
Andres Moreno	22	Daryl Graham	10	Rebeca Alvarez de Lugo	7	Amy Baird	6	Carmen Pena	6
Brent Bowling	20	Adam Bajjey	9	Erin Bortz	7	Andre Bent	6	David Ramirez-Benitez	6
Luciano Rapa	20	Keith James	9	Robert Bradley	7	Anthony Billhimer	6	Michael Raven	6
Casey Jarratt	19	Michele Kieffer	9	London Burnett	7	Ramses Blanco	6	Christopher Ross	6
Alipate Makaui	18	Michael Mandella	9	Myaa Fallon	7	Maria Bonilla Borrego	6	Jordynn Runzo	6
Ryan McIntosh	17	Mike Paragiou	9	Derek Foore	7	Werner Braun	6	Octavia Spates	6
Dana Velez	17	Samantha Ralston	9	Jordan Forbes	7	Kortisha Brooks	6	Joseph Stapleton	6
Daniel Pettit	15	Iris Saavedra	9	Shawntae Collins	7	Shawntae Collins	6	Eric Thompson	6
Patricia Contreras	14	Dianka Blash	8	Sina Heak	7	Michael Coulthard	6	Austin Vail	6
Barry Donaldson	14	Jonathan Da-al	8	Slavita Hut	7	Noah DeVries	6	Jadelene Welty	6
Roxie Soto	14	Jessica Davis	8	Taleb Jammoul Hajali	7	William Ferrill	6	Marcus Williams	6
Joseph Tomanovich	13	Ryan Fickert	8	Damion Moore	7	Daniel Foore	6	Kendall Wilson	6
Kelly Ekker	12	Erin Frazier	8	Adebamide Ogunlade	7	Jacob Frank	6	Lucas Yeck	6
Alfredo Garcia	12	Frank Hernandez	8	Baton Statovci	7	Mitchell Gralowski	6	Rachelle Zerbach	6
Bruce Alford	11	Zachery Kertulis	8	Francesca Veltri	7	Melne Hughes	6	Adel Al Choufi Naim	5
Astrid Castrillon	11	Patrick Knouse	8	Klyo Vidal	7	Mitchell Jeremiah	6	Austin Barnhart	5
Devin Davis Watkins	11	Sherrrie McCarty	8	Daniel Waterfall	7	Nicholas Llewellyn	6	Steven Barton	5
Mavrick Fredericks	11	Michael McKiernan	8	Kyle Wrobel	7	Johnny Ly	6	Jason Bratin	5
Vera Giles	11	Juan Rivera	8	Corrissa Adair	6	Zaria Marshall	6	Luis Calderon Welman	5

TOP RECRUITING AGENTS* YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Matthew Cartwright	5	Desarae Freeman	5	Nicole LeBlanc	5	Johnathan Pascol	5	William Tompkins II	5
Tommy Conard	5	Mario Hajro	5	Alma Lozano	5	Scott Pastorino	5	Alexis Tran	5
Mathieu Cook	5	Nic Iagulli	5	Felipe Machado-Santanna	5	Kempton Perry	5	Nauleni Tuionetoa	5
Lidiana Cupceanu	5	Walter Icaza	5	Matthew McDowell	5	Cameron Ponder	5	David C Williams	5
Matthew Dawson	5	Christie Jauch	5	Debra McNaughton	5	Cecilia Ritter	5	Joshua D Williams	5
Kenson Delva	5	Jamel Johnson	5	Katie Mitchell	5	Cecilia Rodriguez	5	Renee Zinsky	5
Juan Diaz	5	Markiece Johnson	5	Aleanya Moore	5	Yessika Rodriguez	5		
Tristan Dlabik	5	Trace Johnson	5	Dylan Murphy	5	Manique Sala	5		
David J Edwards	5	Jordan Lacy	5	Catherine Noakes	5	Zahara Schooley	5		
Elijah Findley	5	James LaFata	5	Amari Oliver	5	Lindsay Staffery	5		

By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

By Number of Eligible Legacy Recruits*

 Christie Jauch Simon Arias 25 Recruits PLATINUM	 Roxie Soto Beto Quintero 25 Recruits PLATINUM	 Kasali Kotun Tom Williams 10 Recruits SILVER	 Bruce Alford Don Foti 5 Recruits BRONZE	 Antonio Chacin Beto Quintero 5 Recruits BRONZE
 Joel Nunez Simon Arias 5 Recruits BRONZE	 Francesca Veltri Giglione-Ackerman 5 Recruits BRONZE	 David Wang Bob Olson 5 Recruits BRONZE		

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

The **Byron Paz Business Owner** office has been busy making tomorrow better for folks in Ontario. They donated 456 pairs of new socks to 5th grader Jordan Randall's 5th annual sock drive.

<https://jordansocks.com>



Byron's office also donated \$1,178 to My Angels Foundation, a charity founded by the client of one of Byron's agents. This organization provides basic living necessities to those living in extreme poverty in their home country of the Philippines.

<https://www.facebook.com/jed.liscano>

NEW Business Owner



Kyle Wrobel MD

Kyle, a combat veteran (Iraq) of the US Army, joined AIL/NILICO in 2009. To him, the most rewarding aspect of being part of the Company is "being able to offer others the opportunity to grow, develop, and achieve prosperity like they never imagined possible." He's excited about building his team and offering career opportunities, a positive culture, and "somewhere to become the best version of yourself" to his community. The New York Yankees fan says a career with AIL/NILICO offers the ability to learn, grow, and develop not just professionally, but personally.



HAVE A WINNING ATTITUDE IN 2020



Fred Hadayia Division Vice President American Income Life & National Income Life Divisions

HERE WE ARE AT THE START OF A new year; typically, a time when we set new goals and make commitments. I'd like all of us to take the opportunity to focus on the fundamentals of our business. Certain things don't change. We are in an activity-driven business. That means getting in the homes and making presentations. Why is it that some of us consistently are able to make double-digit presentations while some of us can never seem to get in more than three or four presentations? I believe a lot of it has to do with our attitude about what we do.

Our attitude determines our altitude. What's yours like? Do you hate what you do? Is it a grind? Most successful sales people know that controlling their attitude is the key to success. There are many ups and downs, challenges and pitfalls in what we do. However, in order to be successful, it's critical that we take control of the things that we have control over and our attitude is one of them. Having a positive attitude is key to our success. It's easy to have a positive attitude when things are going

well. How about when they're not? Do you throw your hands up in the air, get frustrated and call it a day? Or are you willing to fight through the challenges and the adversity?

We all face adversity. How we deal with it ultimately will determine the level of success that we achieve, not just here at AIL, but in life in general. Another key factor in our success is discipline. The older I get, the more I realize that the key to everything I've ever wanted in life was discipline. We have the most incredible opportunity in the world. What are we doing with it? You can take this opportunity and drive it to financial security and have the opportunity to make rock star or professional athlete type of money and live a phenomenal lifestyle. Or we can drive it off a cliff. It's really a choice!

I don't think anyone chooses to fail. I think they choose not to do the things that are necessary to become successful. If you're not getting everything that the opportunity has to offer, what are you doing about it? Are you seeking help from your peers and your leadership team? Are you doing anything to develop yourself? Professional athletes in every sport have played those sports since the time they were children, practicing their craft over and over again until it became a habit. What are you doing to sharpen your skills? Are you reading self-development books? Are you taking the time necessary to develop your skills? Professional athletes practice every single

week. They've been doing this their entire life! Shouldn't we be putting some effort into practicing our skills? The time to practice is at home or in a classroom with your leadership team or your peers, not in the field!

If there's somebody in the office getting the kind of results that you would like to get, why not reach out to them and ask them for help? They've obviously figured it out. Most of the time if you ask people for help, they'll be more than willing to help you! We have tremendous resources available to us — utilize them! Focus on taking control of your attitude. Develop the disciplines necessary to do the things you know you need to do, whether you like doing them or not. Develop the disciplines necessary to ensure your success. The end result will be an improvement in your skills, a positive attitude that will help you to become successful and deal with the challenges, not only at American Income/National Income, but in life in general. And what you'll find is that success becomes a habit!

As we think about our goals for 2020 and the things that we truly want out of the opportunity here at American Income/National Income, remember, the harder we work, the more successful we become. You truly do have control of your own destiny. That winning is a habit. Let's focus on doing the things we know we need to do to ensure our success and make 2020 the biggest year, not only in the company's history, but in your history! **PROVE IT!** 🏆

MEDITERRANEAN CRUISE

AIL/NILICO 6-MONTH CONTEST

CURRENT CONTEST LEADERS



Palais Longchamp, Marseille, France

State General Agents as of Dec EOM

Rank	Category	SGA	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
Categories 1 & 2					
1	Zach Hart	1	\$2,386,184	75.7%	106.0%
2	Tom Williams	2	\$1,292,790	65.0%	123.1%
3	S-S-Parks-Salvaggi	1	\$4,391,073	59.0%	134.0%
3					
1	Mathew Hart	3	\$1,117,868	81.9%	111.1%
2	Satti-Kanaan	3	\$1,247,684	65.3%	108.3%
3	Bob Olson	3	\$934,798	59.5%	112.5%
4-11					
1	Kay Pomroy	11	\$45,214	109.9%	200.0%
2	Cindy Furer	5	\$923,657	84.2%	107.4%
3	Hart-Dushaj	4	\$1,131,909	83.7%	105.1%
4	Andre Hawthorne	9	\$183,915	80.2%	109.5%
5	Gabriel Feldmann	11	\$135,063	73.8%	109.5%
6	Fisher-Zuzick	11	\$130,646	66.2%	105.6%
7	London Nelson	11	\$189,637	65.4%	146.7%
8	Desi Dimitrova	6	\$469,828	63.4%	144.4%
9	Kris Thieme	9	\$271,331	61.1%	100.0%
10	Kevin Holtz	7	\$333,017	58.2%	110.0%

Regional General Agents as of Dec EOM

Rank	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline
1	Ryan Fickert	Zach Hart	\$1,716,157 118%
2	Bruce Viaje	Altig-Orlovic	\$592,479 113%
3	Christopher Hintz	Altig-Orlovic	\$823,051 108%
4	Sara Vaz	Altig-Orlovic	\$629,669 106%
5	Yussuf El-Zein	Altig-Orlovic	\$306,922 106%

Master General Agents as of Dec EOM

Rank	Category	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline
1				
1	Sara Vaz	1	Altig-Orlovic	\$437,243 186%
2	Scott Wheeler	1	Satti-Kanaan	\$392,751 80%
3	Ryan Stenglein	1	Altig-Orlovic	\$353,018 76%
2				
1	David Wang	2	Bob Olson	\$346,489 108%
2	Dustin Dunbar	2	Dustin Venekamp	\$269,259 92%
3	Reynolds Akuamo	2	Theodore Pappas	\$156,286 75%
3				
1	Duane Shaw	3	Sabrina Lloyd	\$368,100 99%
2	Jonni Ng	3	Altig-Orlovic	\$285,739 91%
3	Thomas Vena	3	Simon Arias	\$147,327 67%
4-11 & Rookie				
1	Brent Bowling	Rookie	S-S-Parks-Salvaggi	\$747,747
2	Patricia Contreras	Rookie	Beto Quintero	\$702,978
3	Joseph Gojcaj	Rookie	Zach Hart	\$618,150
4	Bruce Viaje	4	Altig-Orlovic	\$491,291
5	Corey Helly	4	Giglione-Ackerman	\$467,112
6	Daryl Graham	8	S-S-Parks-Salvaggi	\$458,627
7	Mike Paragiou	5	S-S-Parks-Salvaggi	\$410,732
8	Eric Thompson	Rookie	S-S-Parks-Salvaggi	\$402,353
9	Paul Smith	Rookie	Zach Hart	\$388,288
10	Gary Slocum	6	Desi Dimitrova	\$386,723

General Agents as of week ending 1/3

Rank	SGA	Contest Net ALP
1	Klyo Vidal	Beto Quintero \$119,054
2	Valentino Kalaj	Zach Hart \$85,391
3	Adel Al Choufi Naim	Gonzalez-H-W \$76,192
4	Jorge Toribio	Theodore Pappas \$70,695
5	Aaron Gamalinda	Sabrina Lloyd \$68,754

Supervising Agents as of week ending 1/3

Rank	SGA	Contest Net ALP
1	Elvis Tinaj	Zach Hart \$89,182
2	Jonathan Conn	Zach Hart \$77,668
3	Jason Khodadadian	Theodore Pappas \$77,144
4	Lino Strussione	Zach Hart \$64,309
5	Robert Wright	Simon Arias \$52,394

Individual Producers as of week ending 1/3

Rank	SGA	Contest Net ALP
1	Joey Kennedy	Altig-Orlovic \$214,037
2	Anton Ljulidjuraj	Hart-Dushaj \$210,016
3	Bobby Park	Altig-Orlovic \$197,928
4	Ashley Rust	James Cunningham \$164,950
5	Steven Dell	Simon Arias \$160,706
6	Arif Hajro	S-S-Parks-Salvaggi \$155,882
7	Roger Fredericks	Altig-Orlovic \$138,857
8	Muhammed Ashraf	Theodore Pappas \$136,103
9	Michael van Delft	Satti-Kanaan \$132,462
10	Trenton Miller	Altig-Orlovic \$132,455
11	Mohamad Raychouni	Zach Hart \$129,857
12	Lily Sakai	Cohen-Cohen \$129,820
13	Joshua Dishong	S-S-Bendure-Hartwig \$116,903
14	Jean Joseph	Tom Williams \$113,054
15	Ahmed Saad	Zach Hart \$102,543
16	Alyssa Sadler	Simon Arias \$98,247
17	Hany Mikhail	Simon Arias \$92,736
18	Mike Reed	Altig-Orlovic \$91,770
19	Guy Taylor	Hart-Dushaj \$91,079
20	Abraham Mogilevsky	Pappas-Quadri \$91,034
21	Codey Parks	S-S-Bendure-Hartwig \$83,766
22	Joe Lewo	Matt Henderson \$83,704
23	Stacey Glassman	Giglione-Ackerman \$83,419
24	Sophia Cowie	Altig-Orlovic \$82,386
25	Gabriel Myers	Satti-Kanaan \$82,182

VPS as of Dec EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
1	Renee Jeffries	\$6,680,192 57.9%	91.1%
2	Fred Hadaya	\$6,211,559 55.5%	89.4%

Sales Directors as of Dec EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
1	Phil Bromagen	\$3,042,442 61.3%	127.18%
2	Danielle Jankowski	\$3,279,526 60.5%	97.35%
3	Murray Horowitz	\$2,736,802 56.9%	93.56%
4	John Ophals	\$1,187,551 54.0%	97.37%

Public Relations as of Dec EOM

TOP 5 PR REPRESENTATIVES

Rank	Contest-to-Date	% of Obj	% of ORI
1	Linh Nguyen	242.98%	77.28%
2	Dianna Lueke	189.52%	72.48%
3	Erica Dalager	161.27%	94.17%
4	Lisa West	155.57%	58.14%
5	Rachel Shelton	148.47%	32.70%

PR REPRESENTATIVES WITH 100% OBJ

1	Morgan Breier	347.14%
2	Amy Orlando	273.51%
3	Lisa Johnson	262.09%
4	Linh Nguyen	242.98%
5	Jan Pitts	214.98%
6	Criseida Hernandez	204.55%
7	Dianna Lueke	189.52%
8	Erica Dalager	161.27%
9	Lisa West	155.57%
10	Kevin Mckeen	150.49%
11	Rachel Shelton	148.47%
12	John Wagner	147.57%
13	Tony Anderson	141.58%
14	Micheline Boysza	139.39%
15	Travis Daniels	135.06%
16	Jessica Christersson	132.04%
17	Donna Altshue	128.95%
18	Mario Soljan	128.43%
19	Amanda Cross	128.14%
20	Ralph Beard	124.49%
21	William Rol	123.29%
22	Jeff Hapke	119.78%
23	Darrell Dorey	117.74%
24	Patrena Smith	117.37%
25	Lisa Bennett	115.34%
26	Melissa Lively	115.30%
27	Malka Arony	114.99%
28	Katy Hogge	111.93%
29	Frances Christie	103.58%
30	Carl Zablorny	102.43%
31	Bryan Uhl	100.42%

QUALIFYING PR MANAGERS

Rank	Contest-to-Date	% of Obj	% of Growth
1	Tamara Williams	130.17%	14.35%
2	Rosanna Gill	109.04%	70.29%
3	JT Tasker	102.40%	43.58%
4	Stephanie Baumann	101.48%	13.45%

PR MANAGERS WITH 100% OBJ

1	Tamara Williams	130.17%
2	Chuck Hill	123.35%
3	Rosanna Gill	109.04%
4	Katherine Pratt	102.92%
5	JT Tasker	102.40%
6	Stephanie Baumann	101.48%

CRUISE DATES:
August 17 — 24, 2020

The contest period is business or cards received and processed by Home Office between October 1, 2019 and March 31, 2020.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC:
arc.aillife.com/default.aspx
& arc.nilife.com/default.aspx

The BUSINESS ATHLETE

By Souley Bah
Business Owner



The **MAMBA MENTALITY** is a mindset for constant self-improvement. “To sum up what Mamba Mentality is, it means to be able to constantly try to be the best version of yourself.

IT’S A CONSTANT QUEST TO TRY TO BE BETTER TODAY THAN YOU WERE YESTERDAY,”

says Kobe Bryant. The mindset is not just about seeking a result. It’s the journey in the approach. It’s a way of life.

KOBE BRYANT is one of the most accomplished and celebrated athletes of all time. Over the course of his 20-year career, all with the **LOS ANGELES LAKERS**, he won five NBA championships, two Olympic gold medals, eight all-star selections, and four all-star game MVP awards, among so many other awards, and achievements. Ultimately, he strived for and became the uncommon among uncommon people.

Everything starts with a decision. “We all know that in order to be the best, you have to first make that decision in your mind so that the remainder of your body could follow because our bodies have never been to a place our minds haven’t gone first,” says Kobe. From the age of 5, Kobe worked diligently to strengthen his left hand by brushing his teeth and writing with it because he wanted to make

sure that if his right was taken away for any reason, he could still accomplish what he’d set out to do. At age 11, Kobe was in a summer league and for the entire season, he didn’t score a single point. He used this frustration as fuel for the fire and made the commitment to practice and outwork everyone. By age 14, he was the #1 player in the state of Pennsylvania.

When he entered the NBA, Kobe decided not to blend in and be just another professional basketball player. He wanted to dominate and become one of the greatest players that’s ever played the game. He built relationships with the greats including, but not limited to, Jerry West, Magic Johnson, Kareem Abdul-Jabbar, Muhammad Ali, Michael Jordan, Bill Russell, Byron Scott. Kobe says, “I was curious and asked a ton of questions to coaches, Hall of Famers, and teammates because I genuinely wanted to hear their answers and glean as much out of them as possible and implement.” As a result, he became a team leader who led from the front, never gave up on his teammates, played through injuries that most would not, and most importantly, he challenged his fellow teammates to accomplish what the team had set out to accomplish.

About two years ago, our Steve Greer challenged us to write \$1 Billion ALP in a year. Like Kobe, we have to embrace the process and journey. We must decide as a company and commit to becoming the uncommon among the uncommon. We must accept the challenges that will come our way, play through the tough times, study and duplicate others

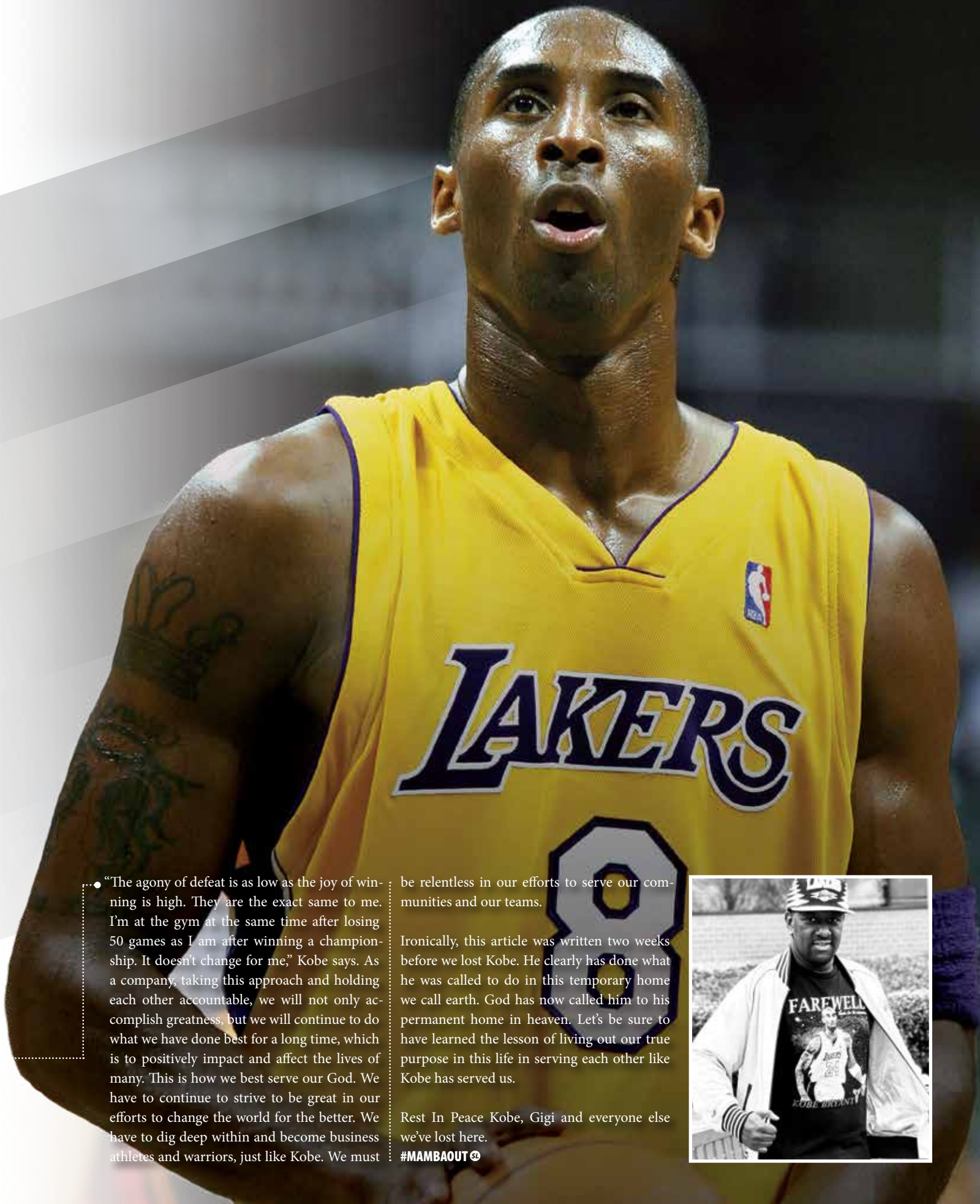
who have gotten the results we desire, commit to remain loyal to one another, and challenge each other to be our best selves.

The more I read and study great athletes, authors, musicians, comedians or any other profession, the more the Mamba Mentality makes sense to me. It’s been the common denominator for all successful people. Working on yourself daily to be better is key to achieving the things we most desire in life because it allows us to be able to pour into others. We can’t pour into others when we are empty. We cannot give what we don’t have. Therefore, we can only positively impact the families in our communities and hit our goals by taking care of ourselves first.

LIKE KOBE, WE HAVE TO BE CONSISTENT WITH OUR PREPARATION TO ENSURE OUR APPROACH TO GREATNESS IS NEVER COMPROMISED.

Mentally, physically, and spiritually, everything has to be aligned so we can have a maximum impact on what we’ve set out to achieve, because this is what will help us remain balanced on our journey.

TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we’ll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



“The agony of defeat is as low as the joy of winning is high. They are the exact same to me. I’m at the gym at the same time after losing 50 games as I am after winning a championship. It doesn’t change for me,” Kobe says. As a company, taking this approach and holding each other accountable, we will not only accomplish greatness, but we will continue to do what we have done best for a long time, which is to positively impact and affect the lives of many. This is how we best serve our God. We have to continue to strive to be great in our efforts to change the world for the better. We have to dig deep within and become business athletes and warriors, just like Kobe. We must

be relentless in our efforts to serve our communities and our teams.

Ironically, this article was written two weeks before we lost Kobe. He clearly has done what he was called to do in this temporary home we call earth. God has now called him to his permanent home in heaven. Let’s be sure to have learned the lesson of living out our true purpose in this life in serving each other like Kobe has served us.

Rest In Peace Kobe, Gigi and everyone else we’ve lost here.
#MAMBAOUT



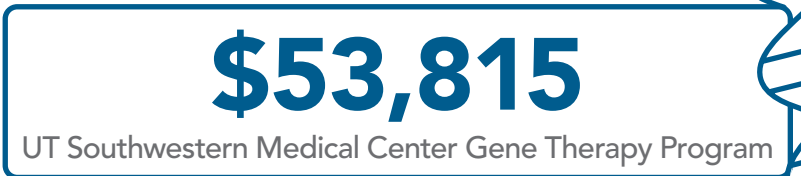
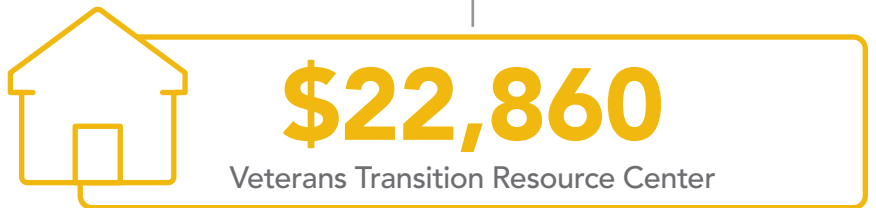
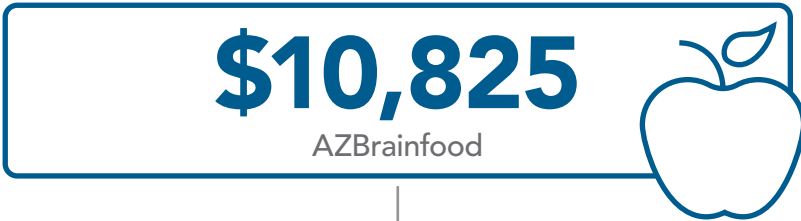
Make Tomorrow Better



INDIANAPOLIS, IN

American Income, in partnership with the James Cunningham Business Owner office, donated \$10,000 to Butler University Athletics/Lacy School of Business student athlete program. "Coming from a small school, the philosophy, core values and culture they have are very close to me," said James. Most of the school athletes are non-scholarship and the donation will help support this platform to raise awareness of the transition from sports to the work force in the community as a whole.

The following *Make Tomorrow Better* partner organizations benefitted from your generosity in 2019:



Total 2019 Donations: \$232,015
Total Donations since 2012: \$1,548,207

Thanks to all of you, we're making a difference!

*Totals include project materials, if applicable.

COMPANY RECORDS

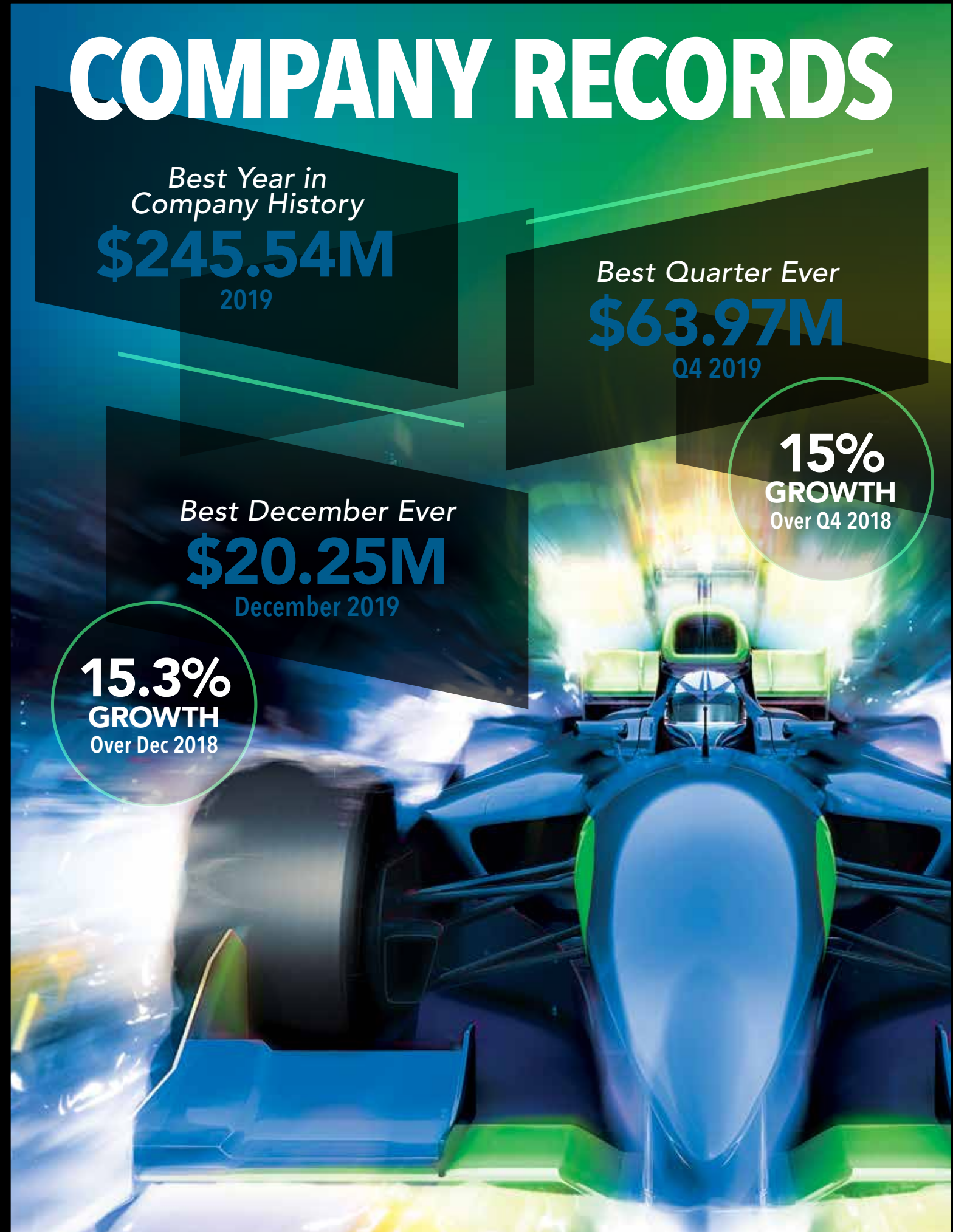
Best Year in Company History
\$245.54M
2019

Best Quarter Ever
\$63.97M
Q4 2019

15% GROWTH
Over Q4 2018

Best December Ever
\$20.25M
December 2019

15.3% GROWTH
Over Dec 2018



INDIVIDUAL PRODUCERS



1
STEVEN DELL
WEXFORD, PA



2
ANTON LJULJDJURAJ
ST LOUIS, MO



3
ASHLEY RUST
INDIANAPOLIS, IN



4
AHMED SAAD
TROY, MI



5
BOBBY PARK
LYNWOOD, WA



6
JOEY KENNEDY
HENDERSONVILLE, TN



7
KEVIN GILLUM
BRUNSWICK, OH



8
TRENTON MILLER
SACRAMENTO, CA



9
ARIF HAJRO
CLEVELAND, OH



10
JOSHUA DISHONG
COLUMBUS, OH



11
DOMINIC YOUSIF
TROY, MI



12
GUY TAYLOR
ST LOUIS, MO



13
ROGER FREDERICKS
LAS VEGAS, NV



14
MUHAMMED ASHRAF
FLUSHING, NY



15
MICHAEL VAN DELFT
HALIFAX, NS



16
GABRIEL MYERS
HALIFAX, NS



17
LILY SAKAI
LOS ANGELES, CA



18
ANTON SUFAJ
TROY, MI



19
BENJAMIN KESTERSON
ST LOUIS, MO



20
DONTE GRANT
FLUSHING, NY



ANTONIO ARABO
TROY, MI



SOLGEIS CARDOZO MIJARES
MIAMI LAKES, FL



FADI HASANI
ST LOUIS, MO

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

DECEMBER

Rank	Net ALP	NTG	RET	MGA	Business Owner	
1	Steven Dell	\$95,994		82.3	Steven Dell	Simon Arias
2	Anton Ljuljdjuraj	\$82,339		84.8	Dario Messina	Hart-Dushaj
3	Ashley Rust	\$63,829		83.6		James Cunningham
4	Ahmed Saad	\$57,425	100		Joseph Gojcaj	Zach Hart
5	Bobby Park	\$53,420		87.8	Bobby Park	Altig-Orlovic
6	Joey Kennedy	\$53,232		79.8	Bobby Hamilton	Altig-Orlovic
7	Kevin Gillum	\$51,566	100		Mark Neilson	Altig-Orlovic
8	Trenton Miller	\$50,695	95		Mark Neilson	Altig-Orlovic
9	Arif Hajro	\$47,059		88.3	Mario Hajro	S-S-Parks-Salvaggi
10	Joshua Dishong	\$46,246		79.8	Joshua Dishong	S-S-Bendure-Hartwig
11	Dominic Yousif	\$46,020	97		Joseph Gojcaj	Zach Hart
12	Guy Taylor	\$45,534	98		Dario Messina	Hart-Dushaj
13	Roger Fredericks	\$44,056		81.6	Adrienne Bragas	Altig-Orlovic
14	Muhammed Ashraf	\$43,822		88.5	Sabrina Kryshundayal	Theodore Pappas
15	Michael van Delft	\$43,595		91.0	Michael van Delft	Satti-Kanaan
16	Gabriel Myers	\$43,428	100		Phillip Waisman	Satti-Kanaan
17	Lily Sakai	\$42,160		91.4		Cohen-Cohen
18	Anton Sufaj	\$41,716	100		Joseph Gojcaj	Zach Hart
19	Benjamin Kesterson	\$39,126	100		Edward Leon	Hart-Dushaj
20	Donte Grant	\$37,351		73.2	Reynolds Akuamo	Theodore Pappas
21	Hassan Bazzi	\$37,155	96		Joseph Gojcaj	Zach Hart
22	Antonio Arabo	\$36,155	100		Joseph Gojcaj	Zach Hart
23	Chris Anderson	\$36,051		84.7		Mathew Hart
24	Ngan Pham	\$35,673		85.7		Byron Paz
25	Ryan Bevan	\$34,684		85.8	Sara Vaz	Altig-Orlovic
26	Hany Mikhail	\$34,394		88.8	Michael Russin	Simon Arias
27	Alyssa Sadler	\$34,351	90		Brody Maughan-Evanson	Simon Arias
28	Solgeis Cardozo Mijares	\$33,172	100		Juan Diaz	Gonzalez-H-W
29	Stacey Glassman	\$32,804	91		Cristina Fox	Giglione-Ackerman
30	Mohamad Raychouni	\$31,899		81.2	Joseph Gojcaj	Zach Hart
31	Jordan Young	\$31,807	93		Phillip Waisman	Satti-Kanaan
32	Nelson Radnoty	\$31,656		97.3	Anita Ferris	Steve Friedlander
33	Fadi Hasani	\$31,639	100		Dario Messina	Hart-Dushaj
34	Karim Mahamid	\$31,131	97		Joseph Gojcaj	Zach Hart
35	London Burnett	\$29,720		82.1	London Burnett	S-S-Parks-Salvaggi
36	Roger Fung	\$29,546		74.4		Mathew Hart
37	Katy Rivera	\$28,766		77.2	Mark Lahijani	Theodore Pappas
38	Codey Parks	\$28,573		75.1	Chase Miller	S-S-Bendure-Hartwig
39	Joseph Sansobrin	\$28,128	91		Shahab Mahdaveinejad	Theodore Pappas
40	Carly Ferraro	\$27,822		81.2	Rita Rider	S-S-Parks-Salvaggi
41	Romal Omid	\$26,867		87.0	Rocky Silvernail	Mathew Hart
42	Rana Shirer	\$26,712		85.2	David Rigney	Kevin Holtz
43	Kalen Dugan	\$26,506	93		Harold Durana	Altig-Orlovic
44	Tanner Arbutnot	\$26,268	97		Beau Locker	Matt Henderson
45	Gianni Toma	\$25,899	93		Paul Smith	Zach Hart
46	Justin Ceglarek	\$25,841	100		Joseph Gojcaj	Zach Hart
47	Gabe Kanakishines	\$25,812	100		Antonio Reyes	Serur-Yagjian
48	Irma Gallardo	\$25,745		85.3	Steven Warner	Altig-Orlovic
49	Shawntae Collins	\$25,735		82.0	Joseph Tomanovich	Altig-Orlovic
50	Bennito Ayarza	\$25,411	99		Mark Lahijani	Theodore Pappas

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	Business Owner	
*1	Ashley Rust	\$478,660		83.6		James Cunningham
*2	Joshua Dishong	\$443,403		79.8	Joshua Dishong	S-S-Bendure-Hartwig
*3	Bobby Park	\$388,586		87.8	Bobby Park	Altig-Orlovic
*4	Joey Kennedy	\$386,171		79.8	Bobby Hamilton	Altig-Orlovic
*5	Anton Ljuljdjuraj	\$379,382		84.8	Dario Messina	Hart-Dushaj
*6	Michael van Delft	\$370,008		91.0	Michael van Delft	Satti-Kanaan
*7	Arif Hajro	\$367,232		88.3	Mario Hajro	S-S-Parks-Salvaggi
*8	Meenakshi Chavis	\$359,944		75.0	Doreen Ryan-Foti	Don Foti
*9	Steven Dell	\$357,286		82.3	Steven Dell	Simon Arias
*10	Mohamad Raychouni	\$357,129		81.2	Joseph Gojcaj	Zach Hart
11	Hany Mikhail	\$353,323		88.8	Michael Russin	Simon Arias
12	Lily Sakai	\$349,358		91.4		Cohen-Cohen
13	Muhammed Ashraf	\$345,714		88.5	Sabrina Kryshundayal	Theodore Pappas
14	Roger Fredericks	\$338,362		81.6	Adrienne Bragas	Altig-Orlovic
15	Joe Lewo	\$311,067		75.0	Beau Locker	Matt Henderson
16	Mario Hajro	\$289,060		76.1	Mario Hajro	S-S-Parks-Salvaggi
17	Tony Georges	\$286,223		84.8	Mario Hajro	S-S-Parks-Salvaggi
18	Jean Joseph	\$286,207		75.9		Tom Williams
19	Taulant Bane	\$271,323		80.9		S-S-Parks-Salvaggi
20	Al-Karim Walji	\$266,694		91.1		Altig-Orlovic
21	George Kamel	\$265,656		80.5		S-S-Bendure-Hartwig
22	Daniel Prinzo	\$261,504		88.2	Brent Bowling	S-S-Parks-Salvaggi
23	Kevin Ishikane	\$254,702		91.0	Blake Higuchi	Altig-Orlovic
24	Cory Moncol	\$242,458		89.5	Matthew Conrad	S-S-Parks-Salvaggi
25	Irma Gallardo	\$240,772		85.3	Steven Warner	Altig-Orlovic
26	Omar Hashimi	\$239,749		83.2		Don Foti
27	Meardey Kim	\$237,446		73.2	Yussuf El-Zein	Altig-Orlovic
28	Joseph Sarasin	\$232,869		83.2		S-S-Bendure-Hartwig
29	Max Quasem	\$231,684		88.3		Cohen-Cohen
30	Joachim Jean	\$229,981		87.2	Ryan Hall	Laura Fisher
31	Joel Trask	\$228,929		81.3	Christopher Bungay	Satti-Kanaan
32	Nicholas Chuma	\$227,462		83.3	Chase Miller	S-S-Bendure-Hartwig
33	Bryan Juskiw	\$226,331		84.6	Bryan Juskiw	S-S-Bendure-Hartwig
34	Trenton Miller	\$222,238	95		Mark Neilson	Altig-Orlovic
35	Aref Sayegh	\$220,924		80.4	Phillip Waisman	Satti-Kanaan
36	Abeni Reynolds	\$220,036		76.4	Britton Costa	Simon Arias
37	Armando Rivera	\$207,329		76.6	Hunter Houvener	Altig-Orlovic
38	David Melendrez	\$203,643		84.2		Cindy Furer
39	Harvey Quinn	\$202,492		84.2	Kimberly Hamilton	Brett Gryska
40	Brooklyn Herod	\$198,949		75.5		Moswen Taylor
41	Alipate Makau	\$198,251		86.4	Mele Makau	Steve Friedlander
42	Ian Pickett	\$197,544		81.3	Bobby Gujral	Altig-Orlovic
43	Jadwiga Martins	\$195,555		82.1	Jesse Doherty	Altig-Orlovic
44	Alex Gonzales	\$193,115		81.1		Mathew Hart
45	Elizabeth Garcia	\$191,145		81.3	Zach Otto	Sabrina Lloyd
46	Austin Rockall	\$189,888		77.5	Sara Vaz	Altig-Orlovic
47	Shannon Stroud	\$188,964		82.1	Alma Lozano	Richard Correa
48	Richard Sidoti	\$186,769		87.2	Lauren Coyne	Altig-Orlovic
49	Romal Omid	\$185,399		87.0	Rocky Silvernail	Mathew Hart
50	Diana Al Ali	\$184,471		73.5	Yussuf El-Zein	Altig-Orlovic

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19



1
BENZACK COOPER
ST LOUIS, MO



2
JEROME BENENATI
TROY, MI



3
ELVIS TINAJ
TROY, MI



4
JASON KHODADADIAN
FLUSHING, NY



5
JONATHAN CONN
TROY, MI



6
ERICA ROBERTSON
WEXFORD, PA



7
LINO STRUSSIONE
TROY, MI



8
GJON LJULJDURAJ
ST LOUIS, MO



9
MORIAH CHANDLER
ALTA MONTE SPRINGS, FL



10
ELCAR BUHAY
WINNIPEG, MB

DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	Business Owner
1	Benzack Cooper	\$88,568	\$123,150	91	Edward Leon	Hart-Dushaj
2	Jerome Benenati	\$82,406	\$95,547	92	Joseph Gojcaj	Zach Hart
3	Elvis Tinaj	\$78,170	\$94,698	97	Joseph Gojcaj	Zach Hart
4	Jason Khodadadian	\$64,770	\$80,535	88	Shahab Mahdavejad	Theodore Pappas
5	Jonathan Conn	\$61,389	\$62,452	92	Joseph Gojcaj	Zach Hart
6	Erica Robertson	\$52,356	\$70,913	73.0	Britton Costa	Simon Arias
7	Lino Strussione	\$45,280	\$35,536	91	Joseph Gojcaj	Zach Hart
8	Gjon Ljuljduraj	\$44,721	\$141,263	81.7	Dario Messina	Hart-Dushaj
9	Moriah Chandler	\$40,292	\$40,965	96	Beau Locker	Matt Henderson
10	Elcar Buhay	\$34,675	\$35,969	78.3	Carlo Buhay	Altig-Orlovic
11	William Thomas	\$33,493	\$72,005	81.3	Matthew Conrad	S-S-Parks-Salvaggi
12	Triston Miller	\$28,230	\$34,322	96	Brent Bowling	S-S-Parks-Salvaggi
13	John Torres	\$27,549	\$48,864	86	Daryl Graham	S-S-Parks-Salvaggi
14	Lukess Joseph	\$26,436	\$32,499	75.5	Mark Lahijani	Theodore Pappas
15	Noah Schultz	\$25,862	\$26,090	100	Paul Smith	Zach Hart
16	Taylor Schoenbeck	\$22,682	\$37,881	93	Brandon Neal	Hart-Dushaj
17	James Fangmann	\$22,139	\$38,939	80	Cody Gardner	Albert Serur
18	Colin Ghee	\$21,987	\$29,715	81.9	Aaron Parks	Simon Arias
19	Priscilla Blanco	\$21,332	\$23,387	91	Phi Phan	Desi Dimitrova
20	Nicholas Llewellyn	\$19,595	\$35,706	86	Brent Bowling	S-S-Parks-Salvaggi

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	Business Owner
*1	Erica Robertson	\$400,062	\$610,631	73.0	Britton Costa	Simon Arias
*2	Tristan Diabik	\$373,068	\$686,209	82.5	Brody Maughan-Evanson	Simon Arias
*3	William Thomas	\$367,407	\$773,703	81.3	Matthew Conrad	S-S-Parks-Salvaggi
*4	Arif Hajro	\$351,832	\$788,594	92	Mario Hajro	S-S-Parks-Salvaggi
*5	Gjon Ljuljduraj	\$276,971	\$709,229	81.7	Dario Messina	Hart-Dushaj
6	Colin Ghee	\$208,368	\$346,809	81.9	Aaron Parks	Simon Arias
7	Jerome Benenati	\$202,671	\$245,539	92	Joseph Gojcaj	Zach Hart
8	James P Raines	\$202,107	\$341,468	87	Paul Smith	Zach Hart
9	Lino Strussione	\$183,947	\$337,051	91	Joseph Gojcaj	Zach Hart
10	John Torres	\$168,573	\$332,788	86	Daryl Graham	S-S-Parks-Salvaggi
11	Benzack Cooper	\$168,412	\$355,467	91	Edward Leon	Hart-Dushaj
12	Mark Bernsdorff	\$166,621	\$355,638	74.2	Gregory Rudolph	Simon Arias
13	Joshua Egyud	\$164,022	\$211,452	77.0	Sokol Fazliu	Simon Arias
14	Jonathan Conn	\$153,372	\$230,633	92	Joseph Gojcaj	Zach Hart
15	Elvis Tinaj	\$152,012	\$207,986	97	Joseph Gojcaj	Zach Hart
16	Jason Khodadadian	\$146,353	\$261,186	88	Shahab Mahdavejad	Theodore Pappas
17	Elcar Buhay	\$138,901	\$213,757	78.3	Carlo Buhay	Altig-Orlovic
18	Lukess Joseph	\$117,142	\$193,744	75.5	Mark Lahijani	Theodore Pappas
19	Kelsey Brown	\$109,412	\$168,615	87	Omar Billy	Jamison Weatherspoon
20	Mary Franklin	\$105,686	\$129,461	80.8	Rex Munsey	Altig-Orlovic

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$745,393 Net ALP — ARIF HAJRO

GENERAL AGENTS



1
MOHAMAD RAYCHOUNI
TROY, MI



2
VALENTINO KALAJ
TROY, MI



3
JACOB BROWN
ST LOUIS, MO



4
STEVEN PHILLIPS
ST LOUIS, MO



5
TRAVIS KOVACH
CLEVELAND, OH



6
ADEL AL CHOUFI NAIM
MIAMI LAKES, FL



7
KLYO VIDAL
MIAMI, FL



8
BRANDON DUSEVIC
TROY, MI



9
MARIAM SHAHID
FLUSHING, NY



10
TIMOTHY BUGGE
WEXFORD, PA

DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	Business Owner
1	Mohamad Raychouni	\$262,367	\$317,236	81.1	Joseph Gojcaj	Zach Hart
2	Valentino Kalaj	\$241,904	\$273,349	93	Joseph Gojcaj	Zach Hart
3	Jacob Brown	\$93,337	\$152,935	79.6	Edward Leon	Hart-Dushaj
4	Steven Phillips	\$91,977	\$206,640	84.0	Dario Messina	Hart-Dushaj
5	Travis Kovach	\$80,813	\$153,889	81.5	Matthew Conrad	S-S-Parks-Salvaggi
6	Adel Al Choufi Naim	\$77,305	\$76,785	99	Juan Diaz	Gonzalez-H-W
7	Klyo Vidal	\$75,612	\$89,457	94	Patricia Contreras	Beto Quintero
8	Brandon Dusevic	\$74,992	\$130,379	87.5	Paul Smith	Zach Hart
9	Mariam Shahid	\$59,344	\$80,238	74.4	Shahab Mahdavejad	Theodore Pappas
10	Timothy Bugge	\$52,356	\$70,891	75.3	Britton Costa	Simon Arias
11	Trevor Bailey	\$46,532	\$67,556	100	Phillip Waisman	Satti-Kanaan
12	Xander Davis	\$45,203	\$44,653	79.8	Ryan Stenglein	Altig-Orlovic
13	Danny Juskiw	\$42,614	\$115,319	83.5	Bryan Juskiw	S-S-Bendure-Hartwig
14	Kelechi Anele	\$42,106	\$43,400	88	Carlo Buhay	Altig-Orlovic
15	Aref Sayegh	\$40,891	\$58,692	79.7	Phillip Waisman	Satti-Kanaan
16	Ebuwa Otagho	\$40,378	\$56,664	73.7	Ed-Maggie Myrthil	Theodore Pappas
17	Christopher McGlynn	\$40,345	\$60,110	73.9	Mike Paragiou	S-S-Parks-Salvaggi
18	Justin Diaz	\$39,856	\$69,557	80.8	Jeffrey Espinal	Theodore Pappas
19	Stephen Davis	\$39,780	\$70,333	76.3	Antonio Reyes	Serur-Yagjian
20	Razan Zarba	\$38,578	\$47,524	74.4	Romal Omid	Mathew Hart

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	Business Owner
*1	Mohamad Raychouni	\$660,738	\$1,497,868	81.1	Joseph Gojcaj	Zach Hart
*2	Travis Kovach	\$587,298	\$1,697,837	81.5	Matthew Conrad	S-S-Parks-Salvaggi
*3	Valentino Kalaj	\$486,129	\$578,376	93	Joseph Gojcaj	Zach Hart
*4	Mariam Shahid	\$424,300	\$544,772	74.4	Shahab Mahdavejad	Theodore Pappas
*5	Timothy Bugge	\$416,795	\$682,424	75.3	Britton Costa	Simon Arias
6	Brandon Dusevic	\$408,694	\$807,214	87.5	Paul Smith	Zach Hart
7	Michael Jang	\$387,132	\$589,364	85	Duane Shaw	Sabrina Lloyd
8	Eno Iftiu	\$375,501	\$966,979	77.2	Mario Hajro	S-S-Parks-Salvaggi
9	Jenna Gula	\$374,818	\$560,793	78.7	Sokol Fazliu	Simon Arias
10	Doris Martinez Garcia	\$374,811	\$592,273	82.3	Sergio Carta	Beto Quintero
11	Mark Auvil	\$371,470	\$716,804	81.7	Brody Maughan-Evanson	Simon Arias
12	Alfredo Garcia	\$370,591	\$661,694	83.9	Walter Icaza	Beto Quintero
13	Danny Juskiw	\$344,575	\$1,044,950	83.5	Bryan Juskiw	S-S-Bendure-Hartwig
14	Landon Schlag	\$339,049	\$611,911	73.0	Matthew Turnquist	Richard Correa
15	Steven Baum	\$330,207	\$477,749	75.0	Zach Otto	Sabrina Lloyd
16	Michael Stuver	\$329,731	\$722,464	74.8	Jeffrey Hudson	Zach Hart
17	Steven Phillips	\$317,722	\$876,541	84.0	Dario Messina	Hart-Dushaj
18	Klyo Vidal	\$314,467	\$360,276	94	Patricia Contreras	Beto Quintero
19	Nabil Atallah	\$308,317	\$445,767	76.9	Doron Freud	Gigliano-Ackerman
20	James Tolley	\$306,189	\$757,147	74.0	Gregory Rudolph	Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



SARA VAZ
WINNIPEG, MB



DAVID WANG
LOMBARD, IL



SHAHAB MAHDAVEJAD
FLUSHING, NY



COREY HELLY
EDISON, NJ



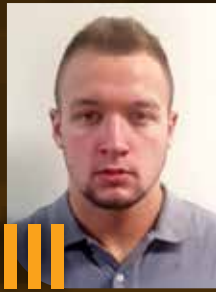
SEAN VELASQUEZ
LOS ANGELES, CA



MAGDA FIGUEIREDO
EDISON, NJ



ANDREW MCQUADE
COLORADO SPRINGS, CO



DARYL GRAHAM
WAUWATOSA, WI



JOSHUA GOODMAN
AURORA, CO



KELLY EKKER
OMAHA, NE



IP HARRIS
DULUTH, GA



BOBBY PARK
LYNNWOOD, WA



AMANDA PETERSON
FORT WAYNE, IN



JORDAN CHALOM
MARKHAM, ON



JOSEPH GOJCAJ
TROY, MI

DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	Business Owner
I Sara Vaz	53.4%	\$146,647	\$95,608	79.6		Altig-Orlovic
Walter Icaza	52.5%	\$223,651	\$146,670	77.7		Beto Quintero
Zach Otto	13.9%	\$171,735	\$150,789	74.3		Sabrina Lloyd
II David Wang	117.7%	\$118,552	\$54,460	78.0		Bob Olson
Kimberly Hamilton	63.7%	\$122,442	\$74,818	76.8		Brett Gryska
III Shahab Mahdavejad	122.2%	\$115,260	\$51,871	78.7		Theodore Pappas
Michael Russin	90.5%	\$111,423	\$58,480	81.1		Simon Arias
Matthew Conrad	82.4%	\$163,751	\$89,765	82.0		S-S-Parks-Salvaggi
IV Corey Helly	158.0%	\$200,752	\$77,802	76.9		Giglione-Ackerman
Brody Maughan-Evanson	81.4%	\$113,892	\$62,798	82.8		Simon Arias
Anita Ferris	75.1%	\$139,340	\$79,564	84.6		Steve Friedlander
V Sean Velasquez	195.7%	\$112,343	\$37,993	81.7		Cohen-Cohen
Mike Paragiou	193.2%	\$176,626	\$60,240	76.1		S-S-Parks-Salvaggi
Ryan Hall	29.5%	\$57,114	\$44,106	77.7		Laura Fisher
VI Magda Figueiredo	237.3%	\$90,031	\$26,694	79.4		Giglione-Ackerman
London Burnett	67.7%	\$73,840	\$44,040	76.4		S-S-Parks-Salvaggi
Christopher Hintz	53.2%	\$50,854	\$33,188	79.0		Altig-Orlovic
VII Andrew McQuade	55.6%	\$81,453	\$52,353	76.9		Richard Correa
Craig Strompf	54.0%	\$74,500	\$48,382	73.8		Cindy Furer
Morgan Lobello	16.9%	\$33,217	\$28,407	73.0		Giglione-Ackerman
VIII Daryl Graham	198.5%	\$161,419	\$54,075	74.0		S-S-Parks-Salvaggi
Michael Clemente	73.1%	\$32,709	\$18,896	77.1		Simon Arias
Sokol Fazliu	68.4%	\$38,408	\$22,806	74.7		Simon Arias
IX Joshua Goodman	99.5%	\$36,963	\$18,525	73.3		Richard Correa
Rita Rider	80.8%	\$63,512	\$35,128	84.0		S-S-Parks-Salvaggi
Francis Ingulli	36.4%	\$34,583	\$25,357	81.3		Simon Arias
X Kelly Ekker	165.8%	\$71,569	\$26,929	82.9		Tiffany Roland
Francesca Veltri	119.9%	\$56,824	\$25,842	75.9		Giglione-Ackerman
Slavita Hut	117.1%	\$89,941	\$41,437	78.4		John Young
XI IP Harris	1171.1%	\$62,298	\$4,901	78.5		Jamison Weatherspoon
David Nham	374.8%	\$7,124	\$1,500	73.1		A-0-Lorence
Kevin Appasamy	235.2%	\$55,512	\$16,560	82.7		Altig-Orlovic
XII Bobby Park	2160.1%	\$45,639	\$2,019	73.3		Altig-Orlovic
Marisa Willgruber	18.1%	\$24,712	\$20,928	73.2		Pappas-Quadri
XIII Amanda Peterson	269.0%	\$47,560	\$12,889	75.5		Moswen Taylor
Tommy Conard	194.7%	\$34,474	\$11,697	82.7		Simon Arias
Victoria Varney	176.4%	\$26,545	\$9,603	79.0		Altig-Orlovic
XIV Jordan Chalom	163.9%	\$30,250	\$11,462	80.7		Josh Chalom

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

DECEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	Business Owner
Rookie Joseph Gojcaj	938.7%	\$274,112	\$29,200	323,937	89		Zach Hart
Patricia Contreras	488.8%	\$142,733	\$29,200	236,514	80.5		Beto Quintero
Phillip Waisman	355.2%	\$103,731	\$29,200	156,365	78.6		Satti-Kanaan
Brent Bowling	335.1%	\$97,841	\$29,200	289,101	82.8		S-S-Parks-Salvaggi
Paul Smith	296.1%	\$86,453	\$29,200	129,506	83.8		Zach Hart
Jeffrey Espinal	291.7%	\$85,170	\$29,200	157,256	76.4		Theodore Pappas
Juan Diaz	270.4%	\$78,966	\$29,200	78,966	98		Gonzalez-H-W
Mark Lahijani	243.5%	\$71,091	\$29,200	153,586	76.7		Theodore Pappas
Romal Omid	235.1%	\$68,641	\$29,200	106,076	78.0		Mathew Hart
Sergio Carta	187.1%	\$54,645	\$29,200	122,912	79.7		Beto Quintero

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	Business Owner
I Walter Icaza	90.0%	\$2,680,134	\$1,410,393	77.7		Beto Quintero
Zach Otto	41.7%	\$2,109,018	\$1,488,074	74.3		Sabrina Lloyd
II Bobby Gujral	95.6%	\$2,003,450	\$1,024,027	80.8		Altig-Orlovic
Kimberly Hamilton	42.7%	\$1,556,934	\$1,090,900	76.8		Brett Gryska
III Matthew Conrad	109.3%	\$2,028,413	\$968,935	82.0		S-S-Parks-Salvaggi
Beau Locker	96.9%	\$1,925,391	\$978,072	74.2		Matt Henderson
Britton Costa	80.7%	\$1,610,638	\$891,413	80.2		Simon Arias
IV Corey Helly	96.3%	\$1,549,323	\$789,227	76.9		Giglione-Ackerman
Bruce Viaje	84.3%	\$1,449,566	\$786,470	78.0		Altig-Orlovic
Anita Ferris	62.1%	\$1,306,935	\$806,377	84.6		Steve Friedlander
V Mike Paragiou	95.0%	\$1,270,566	\$651,521	76.1		S-S-Parks-Salvaggi
Jeffery Thiel	68.6%	\$1,112,890	\$660,077	81.5		S-S-Bendure-Hartwig
Bobby Hamilton	65.8%	\$1,109,850	\$669,312	73.7		Altig-Orlovic
VI Joseph Tomanovich	105.4%	\$1,300,023	\$633,012	75.2		Altig-Orlovic
Magda Figueiredo	40.5%	\$760,229	\$541,100	79.4		Giglione-Ackerman
Sabrina Kryshundayal	37.0%	\$736,517	\$537,595	85.8		Theodore Pappas
VII Andrew McQuade	62.0%	\$765,697	\$472,745	76.9		Richard Correa
Craig Strompf	41.0%	\$738,436	\$523,559	73.8		Cindy Furer
Matthew Cartwright	21.9%	\$636,307	\$521,888	83.0		S-S-Parks-Salvaggi
VIII Daryl Graham	186.4%	\$1,260,900	\$440,216	74.0		S-S-Parks-Salvaggi
Sokol Fazliu	41.4%	\$593,713	\$419,918	74.7		Simon Arias
James Sodan	30.2%	\$588,483	\$451,839	73.6		Nicholas Moore
IX Jeffrey von Kienast	150.5%	\$995,675	\$397,444	74.7		Joshua West
Michael Gerstein	74.6%	\$724,442	\$414,855	78.0		Giglione-Ackerman
Dan Ikei	74.1%	\$711,518	\$408,799	74.6		Altig-Orlovic
X Slavita Hut	167.6%	\$801,969	\$299,724	78.4		John Young
Kelly Ekker	72.3%	\$533,928	\$309,906	82.9		Tiffany Roland
Francesca Veltri	69.8%	\$516,902	\$304,481	75.9		Giglione-Ackerman
XI IP Harris	124.3%	\$585,605	\$261,110	78.5		Jamison Weatherspoon
Jesse Rennich	112.8%	\$595,524	\$279,868	79.0		Simon Arias
Steven Warner	102.3%	\$494,100	\$244,296	78.7		Altig-Orlovic
XII Justin Lowe	35.5%	\$262,278	\$193,579	87.6		Altig-Orlovic
Alexandra Graham	27.0%	\$264,071	\$207,867	74.0		Greg Graham
Marisa Willgruber	16.8%	\$256,821	\$219,821	73.2		Pappas-Quadri
XIII Amanda Peterson	368.0%	\$566,135	\$120,979	75.5		Moswen Taylor
Tommy Conard	104.3%	\$241,517	\$118,190	82.7		Simon Arias
Victoria Varney	26.1%	\$145,636	\$115,494	79.0		Altig-Orlovic
XIV Jordan Chalom	87.4%	\$152,812	\$81,542	80.7		Josh Chalom

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	Business Owner
Rookie Patricia Contreras	399.4%	\$1,399,380	\$350,400	1,985,099	80.5		Beto Quintero
Sergio Carta	248.3%	\$870,175	\$350,400	1,345,687	79.7		Beto Quintero
Brent Bowling	227.5%	\$797,072	\$350,400	2,490,078	82.8		S-S-Parks-Salvaggi
Joseph Gojcaj	204.5%	\$716,510	\$350,400	1,529,371	89		Zach Hart
Jeffrey Espinal	176.2%	\$617,450	\$350,400	1,192,995	76.4		Theodore Pappas
Clayton Slaughter	169.2%	\$592,720	\$350,400	875,084	73.5		Michael Vasu
Paul Smith	151.6%	\$531,186	\$350,400	1,177,424	83.8		Zach Hart
Mele Makau	144.9%	\$507,567	\$350,400	700,838	93		Steve Friedlander
Mark Lahijani	137.4%	\$481,623	\$350,400	1,097,660	76.7		Theodore Pappas
Mario Hajro	131.8%	\$461,721	\$350,400	2,312,937	80.2		S-S-Parks-Salvaggi

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

REGIONAL GENERAL AGENTS



RYAN FICKERT
TROY, MI



REYNOLDS AKUAMOA
FLUSHING, NY



JOSHUA DISHONG
COLUMBUS, OH



WALTER ICAZA
MIAMI, FL



MICHAEL GERSTEIN
EDISON, NJ



MATTHEW CONRAD
CLEVELAND, OH



MICHAEL RUSSIN
WEXFORD, PA



MIKE PARAGIOU
ST LOUIS, MO



MAGDA FIGUEIREDO
EDISON, NJ



RANDALL COOK
DULUTH, GA

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

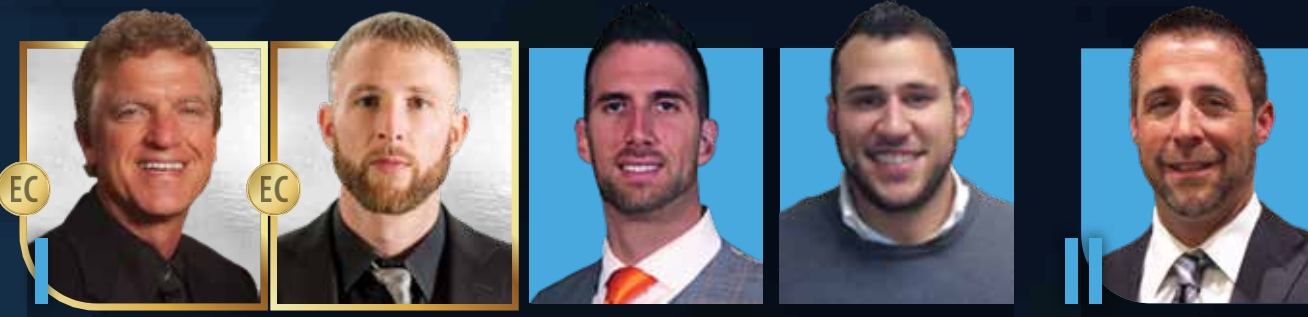
Category	Growth	Net ALP	Benchmark	NTG	RET	Business Owner
I Ryan Fickert	25.4%	\$812,217	\$647,500		78.3	Zach Hart
Matthew Diulus	21.4%	\$252,669	\$208,108		78.8	Simon Arias
Levar Morgan	12.5%	\$262,464	\$233,268		79.9	Theodore Pappas
II Reynolds Akuamo	85.6%	\$440,213	\$237,131		75.4	Theodore Pappas
Corey Helly	78.7%	\$415,764	\$232,616		76.8	Giglione-Ackerman
Sean Velasquez	47.1%	\$189,867	\$129,072		79.2	Cohen-Cohen
III Joshua Dishong	47.9%	\$109,966	\$74,371		81.4	S-S-Bendure-Hartwig
Paul Kelly	45.1%	\$331,035	\$228,203		80.3	Steve Friedlander
IV Walter Icaza	123.0%	\$347,513	\$155,864		79.1	Beto Quintero
Brent Bowling	87.9%	\$188,840	\$100,522		82.8	S-S-Parks-Salvaggi
Sara Vaz	52.7%	\$196,438	\$128,612		79.9	Altig-Orlovic
V Michael Gerstein	103.0%	\$236,538	\$116,519		77.3	Giglione-Ackerman
David Wang	93.1%	\$129,513	\$67,062		76.8	Bob Olson
Jinelly Urena	10.9%	\$123,475	\$111,318		74.0	Jose Carvajal
VI Matthew Conrad	84.1%	\$169,022	\$91,817		82.5	S-S-Parks-Salvaggi
Kimberly Hamilton	59.4%	\$123,795	\$77,671		76.3	Brett Gryska
Yemi Akinade	14.8%	\$98,520	\$85,830		75.7	Tom Williams
VII Michael Russin	89.6%	\$110,859	\$58,480		78.0	Simon Arias
Anita Ferris	75.5%	\$139,340	\$79,396		84.6	Steve Friedlander
Britton Costa	67.4%	\$109,675	\$65,519		80.2	Simon Arias
VIII Mike Paragiou	193.8%	\$176,626	\$60,116		77.0	S-S-Parks-Salvaggi
Gary Slocum	80.8%	\$134,200	\$74,231		76.1	Desi Dimitrova
London Burnett	69.9%	\$73,840	\$43,465		76.4	S-S-Parks-Salvaggi
IX Magda Figueiredo	219.4%	\$85,268	\$26,694		78.0	Giglione-Ackerman
Daryl Graham	33.3%	\$72,098	\$54,075		74.2	S-S-Parks-Salvaggi
X Randall Cook	2666150300.0%	\$88,872	\$0		74.5	Jamison Weatherspoon
Andrew Bishop	1373729900.0%	\$45,791	\$0	91		Altig-Orlovic
Justin Brent	960779900.0%	\$32,026	\$0	95		James Cunningham

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

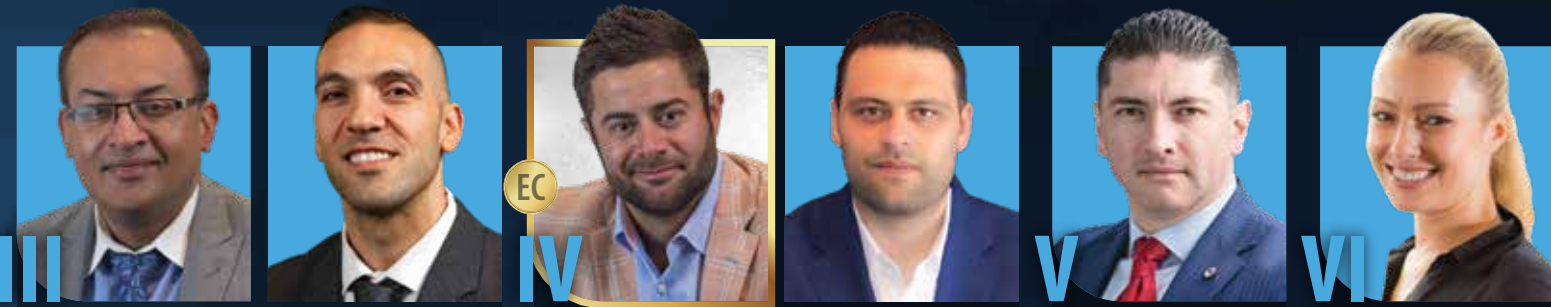
Category	Growth	Net ALP	Benchmark	NTG	RET	Business Owner
I Bobby Gujral	77.0%	\$5,859,818	\$3,309,874		79.6	Altig-Orlovic
II Reynolds Akuamo	30.1%	\$3,494,886	\$2,686,131		75.4	Theodore Pappas
Corey Helly	19.5%	\$3,728,903	\$3,119,125		76.8	Giglione-Ackerman
III Paul Kelly	35.9%	\$3,037,718	\$2,235,186		80.3	Steve Friedlander
Zach Otto	15.4%	\$2,321,661	\$2,011,727		73.9	Sabrina Lloyd
IV Walter Icaza	132.2%	\$3,347,793	\$1,441,462		79.1	Beto Quintero
Brent Bowling	46.4%	\$2,243,254	\$1,532,642		82.8	S-S-Parks-Salvaggi
V Michael Gerstein	83.6%	\$2,239,281	\$1,219,679		77.3	Giglione-Ackerman
Jinelly Urena	21.4%	\$1,677,737	\$1,382,450		74.0	Jose Carvajal
Tyler Worstell	20.3%	\$1,398,233	\$1,162,320		80.1	Simon Arias
VI Matthew Conrad	104.4%	\$2,093,134	\$1,024,058		82.5	S-S-Parks-Salvaggi
Kimberly Hamilton	41.1%	\$1,539,164	\$1,090,900		76.3	Brett Gryska
Joseph Tomanovich	36.1%	\$1,361,736	\$1,000,665		79.4	Altig-Orlovic
VII Bruce Viaje	105.3%	\$1,782,655	\$868,419		77.3	Altig-Orlovic
Britton Costa	92.2%	\$1,623,257	\$844,734		80.2	Simon Arias
Bobby Hamilton	79.0%	\$1,475,069	\$824,267		76.1	Altig-Orlovic
VIII Gary Slocum	101.6%	\$1,262,467	\$626,369		76.1	Desi Dimitrova
Mike Paragiou	97.9%	\$1,289,500	\$651,521		77.0	S-S-Parks-Salvaggi
Elias Boles	82.3%	\$1,304,487	\$715,447		77.9	Brett Gryska
IX Daryl Graham	161.1%	\$1,149,358	\$440,211		74.2	S-S-Parks-Salvaggi
Clayton Slaughter	82.3%	\$900,261	\$493,894		73.5	Michael Vasu
Tiffany Babin-Washington	63.6%	\$795,268	\$485,974		74.5	Jay Washington
X Randall Cook	9877239100.0%	\$987,724	\$0		74.5	Jamison Weatherspoon
Andrew Bishop	1248747900.0%	\$124,875	\$0	91		Altig-Orlovic
Mitchell Messer	1208237600.0%	\$120,824	\$0	81		Dustin Venekamp

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



S-S-PARKS-SALVAGGI

TOM WILLIAMS



SATTI-KANAAN

HART-DUSHAJ

BETO QUINTERO

DESI DIMITROVA



BYRON PAZ

ERNEST POWELL

JOHN YOUNG

JEREMY WELCH

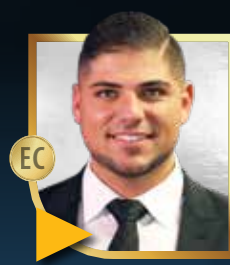
ALBERT SERUR

EC = 2019 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes Business Owners in Categories I-XI based on Performance Factor. The Owners that will be recognized at the 2020 Awards Presentation are the top Owner per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. Owners must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

TOP PERFORMANCE FACTOR



ALBERT SERUR
Category XI
270.6 PF



GONZALEZ-H-W
Category XI
236.3 PF



ANDRE MCCALLUM
Category XI
207.8 PF

DECEMBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	120.5	\$1,492,505	\$1,139,300	131.0	82	47	110.0	81.1	39.3	
S-S-Bendure-Hartwig	113.8	\$693,598	\$589,700	117.6	40	25	110.0	81.3	55.1	
Zach Hart	111.5	\$1,025,375	\$889,900	115.2	42	39	107.7	78.2	41.4	
Theodore Pappas	109.4	\$873,641	\$690,500	126.5	36	39	92.3	78.6	65.9	
Giglione-Ackerman	109.0	\$653,759	\$525,400	124.4	44	47	93.6	77.0	66.5	
Simon Arias	98.1	\$1,294,785	\$1,213,200	106.7	77	86	89.5	78.9	18.1	
II Tom Williams	95.4	\$399,921	\$495,400	80.7	33	26	110.0	75.2	9.7	
III Satti-Kanaan	113.5	\$457,014	\$390,900	116.9	14	12	110.0	80.3	5.8	
Mathew Hart	91.0	\$476,833	\$394,300	120.9	11	18	61.1	74.7	53.4	
IV Hart-Dushaj	144.1	\$595,343	\$333,900	178.3	15	13	110.0	82.4	101.2	
Jamison Weatherspoon	117.2	\$268,693	\$216,100	124.3	45	28	110.0	76.4	53.5	
Serur-Yagjian	99.6	\$394,177	\$397,300	99.2	18	18	100.0	82	-32.1	
V Beto Quintero	124.0	\$408,324	\$296,100	137.9	31	23	110.0	78.8	57.3	
Jose Carvajal	99.3	\$132,032	\$133,900	98.6	16	16	100.0	74.6	10.4	
VI Desi Dimitrova	119.1	\$157,666	\$123,000	128.2	10	9	110.0	77.3	21.8	
VII Byron Paz	128.9	\$127,330	\$86,100	147.9	6	5	110.0	90	109.3	
Denis-Michael Catalano	114.4	\$99,729	\$83,900	118.9	9	7	110.0	95	54.3	
VIII Ernest Powell	106.5	\$84,428	\$81,900	103.1	8	6	110.0	75.3	5.2	
IX John Young	150.6	\$96,532	\$50,500	191.2	9	8	110.0	78.9	61.4	
X Jeremy Welch	125.0	\$54,020	\$36,000	150.1	4	4	100.0	90	-26.9	
XI Albert Serur	270.6	\$133,660	\$30,300	441.1	6	6	100.0	74.6	N/A	
Gonzalez-H-W	236.3	\$109,842	\$30,300	362.5	6	4	110.0	92	N/A	
Andre McCallum	207.8	\$92,571	\$30,300	305.5	8	7	110.0	88	N/A	
HO Houston Latino	184.9	\$78,701	\$30,300	259.7	9	2	110.0	100	N/A	
London Nelson	130.4	\$45,671	\$30,300	150.7	7	5	110.0	90	N/A	
Hemerson Gonzalez	130.3	\$60,810	\$30,300	200.7	3	5	60.0	77.9	N/A	
Gabriel Feldmann	128.1	\$45,743	\$31,300	146.1	8	7	110.0	79.1	163.9	
Fisher-Zuzick	111.7	\$47,510	\$30,300	156.8	4	6	66.7	86	N/A	
Josh West	104.9	\$59,374	\$59,500	99.8	9	7	110.0	74.3	28.5	
Andre LaRose	99.0	\$29,722	\$30,300	98.1	5	5	100.0	81	86.4	

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	108.2	\$16,613,947	\$14,439,100	115.1	526	519	101.3	81.1	32.3	
S-S-Bendure-Hartwig	107.1	\$7,697,068	\$6,962,400	110.6	311	300	103.7	81.3	27.1	
Simon Arias	97.1	\$16,719,414	\$17,395,200	96.1	1012	1032	98.1	78.9	10.5	
Altig-Orlovic	97.0	\$45,997,750	\$49,074,600	93.7	2129	2124	100.2	77.2	7.8	
Theodore Pappas	95.4	\$8,628,260	\$9,066,600	95.2	448	468	95.7	78.6	9.4	
Giglione-Ackerman	92.7	\$6,892,104	\$7,285,500	94.6	512	564	90.8	77.0	8.8	
II Tom Williams	97.4	\$5,237,199	\$5,817,300	90.0	327	312	104.8	75.2	3.5	
III Mathew Hart	102.5	\$3,495,282	\$3,677,700	95.0	254	216	110.0	74.7	9.3	
Satti-Kanaan	101.9	\$4,094,709	\$4,136,700	99.0	151	144	104.9	80.3	13.8	
IV Hart-Dushaj	106.9	\$3,546,795	\$3,417,300	103.8	166	150	110.0	82.4	22.5	
Jamison Weatherspoon	106.8	\$3,177,273	\$3,012,000	105.5	363	336	108.0	76.4	22.0	
Serur-Yagjian	96.2	\$3,422,528	\$3,338,100	102.5	176	196	89.8	82	17.9	
V Beto Quintero	127.0	\$4,120,719	\$2,862,000	144.0	315	276	110.0	78.8	65.6	
Jose Carvajal	98.1	\$1,797,142	\$1,878,300	95.7	193	192	100.5	74.6	10.0	
James Cunningham	94.8	\$2,566,454	\$2,436,900	105.3	192	228	84.2	75.2	21.1	
VI Desi Dimitrova	105.9	\$1,616,321	\$1,587,600	101.8	135	108	110.0	77.3	17.1	
VII Nick Moore	112.1	\$1,403,151	\$1,120,800	125.2	95	96	99.0	75.2	44.1	
VIII Ernest Powell	117.6	\$1,061,106	\$848,100	125.1	92	69	110.0	75.3	43.9	
Moswen Taylor	93.3	\$902,463	\$941,700	95.8	109	120	90.8	74.8	10.3	
IX John Young	107.9	\$857,831	\$727,200	118.0	94	96	97.9	78.9	35.8	
Kris Thieme	102.3	\$925,455	\$803,100	115.2	75	84	89.3	73.1	32.6	
X Jay Washington	116.6	\$814,772	\$599,100	136.0	105	108	97.2	74.8	56.6	
Jeremy Welch	97.0	\$635,723	\$503,700	126.2	57	84	67.9	90	-7.0	
XI Gonzalez-H-W	212.2	\$285,743	\$90,900	314.3	31	11	110.0	92	N/A	
Albert Serur	163.6	\$789,830	\$363,600	217.2	71	60	110.0	74.6	N/A	
Hemerson Gonzalez	163.0	\$785,189	\$363,600	215.9	67	49	110.0	77.9	N/A	
Andre McCallum	142.4	\$476,629	\$272,700	174.8	61	50	110.0	88	N/A	
HO Houston Latino	135.3	\$97,292	\$60,600	160.5	10	2	110.0	100	N/A	
London Nelson	131.8	\$325,590	\$212,100	153.5	49	24	110.0	90	N/A	
Josh West	131.1	\$1,034,234	\$673,800	153.5	88	81	108.6	74.3	220.9	
Fisher-Zuzick	124.4	\$420,665	\$303,000	138.8	55	45	110.0	86	N/A	
Evan Holzhauser	121.7	\$657,965	\$451,200	145.8	82	84	97.6	73.5	244.9	
Gabriel Feldmann	95.9	\$496,371	\$501,600	99.0	78	84	92.9	79.1	34.5	

CATEGORY I



1
MALKA ARONY
CAVE CREEK, AZ



2
JESSICA TREYBICK
POUGHKEEPSIE, NY



1
ERICA DALAGER
LAKELAND, MN



2
LISA JOHNSON
SUMMERSVILLE, WV



1
LISA BENNETT
ROCKFORD, MI



2
IRENE RURYCZ
PARMA, OH

CATEGORY II

CATEGORY III

CATEGORY IV



1
PATRENA SMITH
EAST HARTFORD, CT



2
JANIS PITTS
MOORINGSPOINT, LA



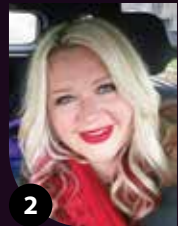
1
RALPH BEARD
FRANKLIN, TN



2
LISA WEST
JACKSONVILLE, FL



1
JOHN WAGNER
MECHANICSBURG, OH



2
KATY HOGGE
CENTERVILLE, UT

CATEGORY V

CATEGORY VI

CATEGORY VII



1
DIANNA LUEKE
BUFORD, GA



2
MICKEY BOYSZA
BUTTE, MT



1
MORGAN BREIER
SWARTZ CREEK, MI



2
AMY ORLANDO
BELMONT, MA

CATEGORY VIII

1ST SIGNED TG



BRENDA WADEY
CALGARY, AB

TOP MANAGERS

CATEGORY I



1
JT TASKER
ROCHESTER, NY

CATEGORY II



1
STEPHANIE BAUMANN
SPOKANE, WA

CATEGORY III



1
ROSANNA GILL
WATERTOWN, MA

INDIVIDUAL REPS: DECEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	9,473	3,458	273.9%
	2	Jessica Treybick	4,194	1,966	213.3%
	3	Robin Andrade	4,139	2,302	179.8%
II	1	Erica Dalager	5,651	1,215	465.1%
	2	Lisa Johnson	2,500	1,223	204.4%
	3	Darrell Dorey	2,370	1,415	167.5%
III	1	Lisa Bennett	2,382	1,185	201.0%
	2	Irene Rurycz	1,697	1,088	156.0%
	3	Maria Siero	1,772	1,138	155.7%
IV	1	Patrena Smith	2,020	1,008	200.4%
	2	Janis Pitts	1,837	983	186.9%
	3	Steve Sanchez	1,686	1,015	166.1%
V	1	Ralph Beard	1,553	774	200.6%
	2	Lisa West	1,414	856	165.2%
	3	Kevin McKeen	895	795	112.6%
VI	1	John Wagner	1,959	755	259.5%
	2	Katy Hogge	958	690	138.8%
	3	Jaymz Hall	735	681	107.9%
VII	1	Dianna Lueke	2,737	633	432.4%
	2	Mickey Boysza	1,391	629	221.1%
	3	Donna Altshue	1,303	649	200.8%
VIII	1	Morgan Breier	2,073	425	487.8%
	2	Amy Orlando	1,369	425	322.1%
	3	William Rol	869	425	204.5%
Rookie	1	Mickey Boysza	1,391	629	221.1%
IceBreaker	1	Morgan Breier	2,073	425	487.8%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	30,867	27,456	112.4%
	2	David Scalisi	21,164	20,988	100.8%
	3	Jessica Treybick	21,504	23,592	91.2%
II	*1	Lisa Johnson	19,902	14,676	135.6%
	2	Anna Guido Rohrer	16,288	16,368	99.5%
	3	Travis Daniels	17,130	17,268	99.2%
III	*1	Carl Zablodny	14,602	13,824	105.6%
	2	Irene Rurycz	11,802	13,056	90.4%
	3	Michael Cooper	12,060	13,560	88.9%
IV	*1	Janis Pitts	13,978	11,796	118.5%
	2	Vivian Dwyer	12,341	12,264	100.6%
	3	Amanda Cross	11,216	11,616	96.6%
V	*1	Kevin McKeen	14,303	9,540	149.9%
	2	Ralph Beard	11,835	9,288	127.4%
	3	Lisa West	10,080	10,272	98.1%
VI	*1	Sarah Thomson-Dufrechou	13,695	8,760	156.3%
	2	Cindy Kunce	11,380	9,012	126.3%
	3	John Wagner	8,610	9,060	95.0%
VII	*1	Dianna Lueke	10,294	7,596	135.5%
	2	Melissa Lively	9,448	6,999	135.0%
	3	Jeffrey Hapke	7,433	7,752	95.9%
VIII	*1	Rachel Shelton	8,404	5,100	164.8%
	2	Morgan Breier	7,366	5,100	144.4%
	3	Amy Orlando	3,496	2,550	137.1%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: DECEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	JT Tasker	11,257	6,817	165.1%
	2	Christa Davis	11,665	7,919	147.3%
II	1	Stephanie Baumann	6,670	5,511	121.0%
	2	John Keliher	6,294	5,372	117.2%
III	1	Rosanna Gill	7,670	4,336	176.9%
	2	Katherine Pratt	4,982	4,223	118.0%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	JT Tasker	73,645	81,807	90.0%
	2	Tami Williams	80,238	92,890	86.4%
II	*1	Stephanie Baumann	57,171	66,128	86.5%
	2	Judy Spade	60,724	71,502	84.9%
III	*1	Chuck Hill	49,097	53,681	91.5%
	2	Katherine Pratt	44,110	50,679	87.0%

MOST ORIGINAL CARDS GENERATED: YTD

- 1**
TRAVIS DANIELS
9,482
- 2**
ERICA DALAGER
7,999
- 3**
ROBIN ANDRADE
7,318



1
TRAVIS DANIELS
TIONESTA, PA

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

WORLD'S GREATEST BONUS

1



ANTON LJULJDJURAJ

\$18,212
Hart-Dushaj

2



STEVEN DELL

\$13,785
Simon Arias

3



ASHLEY RUST

\$11,487
James Cunningham

4



BOBBY PARK

\$10,809
Altig-Orlovic

5



KEVIN GILLUM

\$10,742
Altig-Orlovic

DECEMBER BONUS LEADERS

PAYOUT: \$2,236,449

QUALIFIERS: 3,562

- \$ 18,212 Anton Ljuljdjuraj
- 13,785 Steven Dell
- 11,487 Ashley Rust
- 10,809 Bobby Park
- 10,742 Kevin Gillum
- 10,132 Anton Sufaj
- 9,663 Joshua Dishong
- 9,662 Dominic Yousif
- 9,210 Michael van Delft
- 9,043 Trenton Miller
- 8,414 Hany Mikhail
- 8,289 Muhammed Ashraf
- 7,886 Hassan Bazzi
- 7,845 Arif Hajro
- 7,611 Joey Kennedy
- 7,458 Benjamin Kesterson
- 7,436 Ngan Pham
- 7,405 James Coffee-Tavi
- 7,096 Chris Anderson
- 6,980 Justin Ceglarek
- 6,953 Ryan Bevan
- 6,755 Lily Sakai
- 6,730 Nelson Radnoty
- 6,714 Donte Grant
- 6,644 Guy Taylor
- 6,415 Codey Parks
- 6,377 Roger Fredericks
- 5,819 Romal Omid
- 5,761 Lee van Delft
- 5,353 Daniel Prinzo
- 5,289 Alyssa Sadler
- 5,265 Kalen Dugan
- 5,214 Shawntae Collins
- 5,147 Mack Hanna
- 5,047 Vilson Shqutaj
- 5,024 Lidia Meglei
- 5,022 Solgeis Cardozo Mijares
- 4,827 Patrycja Grudzinska
- 4,819 Jessy Girard
- 4,786 Brock Lampee
- 4,638 Katy Rivera
- 4,570 Dustin Dunbar
- 4,521 John Curry
- 4,447 Mohamad Raychoumi
- 4,403 Darcy Gaige
- 4,356 Joseph Sansobrinio

- \$ 4,308 Heamoni Loloma
- 4,240 Alipate Makaui
- 4,236 Carly Ferraro
- 4,220 Rovena Luljdjuraj
- 4,208 Mustafa Saadoun
- 4,181 Antonio Flores
- 4,141 Igor Melcharek
- 4,124 Tanner Arbutnot
- 4,085 Edrick Tercero
- 4,029 Cleopatra Sola
- 4,003 Max Quasem
- 3,956 Daniel Johnston
- 3,922 Meardey Kim
- 3,905 Max Quasem
- 3,829 Bryan Juskiw
- 3,815 Trace Cary
- 3,798 Carmen Arroyo
- 3,777 Austin Rockall
- 3,749 Matthew Zang
- 3,718 Eleanor Powell
- 3,713 Devin Finley
- 3,709 Maren Conway
- 3,708 Robert Fuller
- 3,656 London Burnett
- 3,630 Adam Wheeler
- 3,601 Weslee Cajeras
- 3,557 Jordon Graham
- 3,521 Cathy Dishong
- 3,494 Lionel Njeukam
- 3,490 Dyoma Ramirez-Robles
- 3,468 Sione Makaui
- 3,468 Irma Gallardo
- 3,427 Rosicella Castro
- 3,416 Tyrese Holland
- 3,388 Kristopher Bour
- 3,368 Joseph Sarasin
- 3,367 Daniel G Johnson
- 3,343 Kelvin Ellmers
- 3,319 Dawid Liniewski
- 3,265 Richard Sidoti
- 3,260 Steven Sparkes
- 3,241 Gabe Kanakishines
- 3,239 Allison Kusgen
- 3,234 Stuart Pagan
- 3,218 Cody Nykoliation

- \$ 3,182 Hazem Aboueldahab
- 3,180 Massoud Vaziri
- 3,168 Sungmin Hwang
- 3,162 Darrio Pope
- 3,143 Jesusdieu Portilus
- 3,100 Julia Loboda
- 3,086 Shannon Stroud
- 3,075 Alex Gonzales
- 3,061 Kenan Hyseni
- 3,057 Fabiola Del Palacio
- 3,053 Brandon Dusevic
- 3,037 Gianni Toma
- 3,036 Jordan Young
- 3,031 Jason Khodadadian
- 3,027 Ranjana Chopra
- 3,006 Tanya Sutton
- 2,986 Abeni Reynolds
- 2,983 Joel Acosta
- 2,977 Angelo Luciano
- 2,933 Austin A Smith
- 2,896 Michael Dowler
- 2,893 Alexandra Longo
- 2,886 Angela Velasco
- 2,871 Kaitlyn Everts
- 2,852 Saia Latai
- 2,823 Levi Szanto
- 2,819 Noll Stieren
- 2,791 Richard Bassett
- 2,782 Christopher Edinger
- 2,780 Jesse Fullmer
- 2,760 Wilder Angarita
- 2,734 Corey Lavigne
- 2,728 Patrice Ketii
- 2,721 Jerome Benenati
- 2,719 Omar Hashimi
- 2,708 Phi Phan
- 2,681 Kevin Butchino
- 2,680 Mason Duty
- 2,678 Quintessa Petit
- 2,670 Lleison Martinez
- 2,667 Nicholas Jones
- 2,656 Trevor Smith
- 2,637 Cameron Ontko
- 2,623 Chris McFoy
- 2,619 Walid Elshahed
- 2,608 Ahmed Saad

- \$ 2,604 Rachel Seddon
- 2,598 Rutuja Karande
- 2,544 Samir Beydoun
- 2,538 Andre Poirier
- 2,525 Joseph Massucci
- 2,523 Shanita Ellmers
- 2,511 Cesar Perez Ramirez
- 2,505 Karim Mahamid
- 2,501 Martha Asbell
- 2,497 Conor Markins
- 2,489 Jon Golin
- 2,479 Stacey Glassman
- 2,456 Pa Aliou Kasseh
- 2,456 Muzit Berhe
- 2,455 Anizabeth Parra Gonzalez
- 2,449 Serge Brouillette
- 2,445 Ashkan Khoshmaghmagham
- 2,435 Aaron Ebel
- 2,432 Cristian Alaimo
- 2,431 Daberechi Anele
- 2,419 Darez Meriwether
- 2,413 Joel Trask
- 2,408 James Sherwood
- 2,407 Lloyd Patterson
- 2,400 Daniel Lepage
- 2,377 Ross Ewen
- 2,344 Dominick Williams
- 2,344 John Vacca
- 2,334 Brian Cabral
- 2,330 Richard Carter
- 2,330 Janel Wilder
- 2,326 Ronald Davis
- 2,321 John Torres
- 2,315 Mark Bruce
- 2,307 Kevin Appasamy
- 2,294 Hector Giron-Soto
- 2,283 Lambert McElrath
- 2,277 Kory Louvelle
- 2,258 Jacob Chattinger
- 2,249 Marie Laine
- 2,241 Marie Campbell
- 2,233 Johnny Gerges
- 2,232 Asad Ahmed
- 2,227 Amy Montelius
- 2,220 Kristin Murphy

- \$ 2,217 Nella Lejeune
- 2,212 Edward Nguyen
- 2,207 Noella Coleman
- 2,205 Drake Smith
- 2,190 Ryan Clawson
- 2,178 Yolette Mompoint
- 2,171 Elizabeth Garcia
- 2,170 Dylan Murphy
- 2,166 Frank Pheifer
- 2,164 Douglas Clarke
- 2,161 Jorge Leon
- 2,150 Meenakshi Chavis
- 2,145 Jean Romero Capote
- 2,138 Brandon Minor
- 2,137 Samuel Barriere
- 2,125 Alyssa Libby
- 2,122 Justin L Brown
- 2,118 Jacob Ryan
- 2,115 Eddie Pourjalali
- 2,113 Pancee Hassan
- 2,105 Hamza Ally
- 2,103 Patricia Wright
- 2,101 Ryan Coates
- 2,093 Evelin Castro-Sharif
- 2,085 Victor Holmes
- 2,078 Kevin Ishikane
- 2,075 Henry Jacobs
- 2,070 Eric LaBossiere
- 2,066 Lincoln Dziekonski
- 2,065 Taylor Nathaniel
- 2,060 Jesse Spencer
- 2,059 Ofelia Barberan
- 2,046 Dina Boghdady
- 2,046 Shabir Tahir
- 2,041 Ludovic Tshimpanga Ndaye
- 2,041 Christopher McGlynn
- 2,038 Gjon Ljuljduraj
- 2,022 Vanessa Farias
- 2,011 Matthew Dunn
- 2,008 Anthony Salerno
- 2,007 Andrew Leah
- 1,999 Joseph Michelin
- 1,998 David Rigney
- 1,998 Justin Diaz
- 1,987 Ryan Hritz

- \$ 1,983 Maria Diringen
- 1,981 Irene Simisim
- 1,980 Stephanie Olsen
- 1,975 Ruben Soberanes
- 1,968 Daniel Bean
- 1,965 Andres Liranzo
- 1,947 Nauleni Tuionetoo
- 1,946 Joaquin Santos
- 1,944 Ricardo Gonzalez
- 1,941 Sean Blaney
- 1,930 Jean Joseph
- 1,921 Kaylee Tyler
- 1,904 Raveen Franklyn
- 1,902 Jacob Bennett
- 1,894 Anizabeth Parra
- 1,886 Christopher Short
- 1,884 Jose Cuellar
- 1,879 Ian Rouleau
- 1,871 Shelby Poston
- 1,866 Juliya Ostapyuk
- 1,860 Tahis Quintero Bonilla
- 1,855 Jennifer Smajda
- 1,847 Rachael Glamp
- 1,832 Joe Lewo
- 1,831 Brandon Viaje-Roque
- 1,823 Pranvera Kelmendi
- 1,819 Vance Rountree
- 1,815 Stefane Felix
- 1,812 Zachary Anderson
- 1,812 Dean Thebeau
- 1,811 Ernesto Delgadillo
- 1,805 Yasir Altamimi
- 1,803 Besim Nikaj
- 1,800 Antonio Arabo
- 1,797 Bennito Ayarza
- 1,791 Joseph Grider
- 1,789 Susana Vargas
- 1,785 Collin Mitchell
- 1,780 Joshua Cameron
- 1,768 Abraham El Refaei
- 1,768 Jesenia Munoz
- 1,763 Delyssa Allen
- 1,759 Bruce Tan
- 1,759 Brandon Brooks
- 1,757 Nicole Cenkner
- 1,754 Karina Escobar

- \$ 1,750 Justin Irwin
- 1,744 Jeremy Engrav
- 1,738 Ariel McAlister
- 1,737 Leonardo Alsina
- 1,733 Duni Olusegun
- 1,731 Natalie Soboleva
- 1,731 Robert Wright
- 1,725 Carolyn George
- 1,703 Mario Montes Santiago
- 1,701 Ellen Tuttle
- 1,692 Brian Schmitz
- 1,689 Marisa Madeod
- 1,689 Erna Gasanin
- 1,678 Casey Jarratt
- 1,673 Michael Battaglio
- 1,673 Jonathan Da-al
- 1,672 Scott Florin
- 1,663 Emma Partee
- 1,661 Avery Percival
- 1,660 Cassandra Bryce
- 1,644 Mike Reed
- 1,640 Nicki Griffiths
- 1,638 Joseph Bell
- 1,631 Brinsley
- 1,627 Rachel Boudreau St Eloy
- 1,626 Christopher Watts
- 1,624 Trevor Bailey
- 1,622 Derek Jansen
- 1,621 Elijah Kanoho
- 1,618 Samuel Artziz
- 1,616 Joseph Kanaan
- 1,615 Kasali Kotun
- 1,615 Samisoni Koloa
- 1,613 Anthony Greco
- 1,612 Dain Bowen
- 1,609 Phoebe Grubbs
- 1,603 Myaa Fallon
- 1,601 Raoul Leyva
- 1,597 Amanda Juarez
- 1,596 John Kenny
- 1,596 James Butler
- 1,594 Sherine Zahra
- 1,593 Cory McNutt
- 1,588 Joshua Jahnish-Maltese
- 1,582 Judith Reyno
- 1,580 Kandy Anderson
- 1,579 Nathaniel Magda
- 1,579 Carmela Pellen
- 1,578 Diana Grose
- 1,578 Ronald Slusarski
- 1,578 Michelle Hassanali
- 1,576 Enid Franco
- 1,572 Brad Gray

- \$ 1,570 Michael Barahona
- 1,568 Roxana Campos
- 1,562 Cody Gardner
- 1,561 Soala Wariboko
- 1,560 Shantayia Williams
- 1,551 Kyla Greig
- 1,548 Bryan Fronberger
- 1,547 Devin Taylor
- 1,541 Jahara Clark
- 1,532 Mohamed Ghodbani
- 1,531 Christian Gojcaj
- 1,529 Angela Layden
- 1,528 Jeffrey Tillman
- 1,526 Stephen Davis
- 1,525 William Davies
- 1,512 Jessica de Araujo Ferreira
- 1,512 Kelly McDonald
- 1,511 Jenny Alvarez
- 1,509 Lamita Dahdah
- 1,507 Jovanie Scarlett
- 1,507 Sharif Grays
- 1,506 Chad Muise
- 1,502 Luis Lopez Cuevas
- 1,498 Eleza Faison
- 1,498 Sarah Handy
- 1,496 Laurekins Pardovani
- 1,493 Briana McRae
- 1,488 Adrienne Bragas
- 1,485 Aaron Chen
- 1,480 Jose Anderson
- 1,480 Arturo Romero
- 1,473 Carl Gretz
- 1,468 Kevin Bryson
- 1,468 Zachary Graves
- 1,465 Vyacheslav Vasilenko
- 1,464 Rochelle Royce
- 1,463 Mitchell Mickovic
- 1,463 Khadijah Muhammad
- 1,458 Reinaldo Martinez
- 1,458 Pablo Solis
- 1,456 Cameron Spadacene
- 1,454 Angela Cardona
- 1,444 Isaac Perez
- 1,439 Awa Babou
- 1,439 Avion Johnson
- 1,435 Ed-Maggie Myrthil
- 1,435 Luke Lopiccolo
- 1,430 Daniel Perkins
- 1,429 Ireland Sirmi
- 1,428 Philip Burnett
- 1,427 Ryan Castellano
- 1,424 Luis Miranda
- 1,423 Steve Hartman
- 1,420 Angelika Gambino

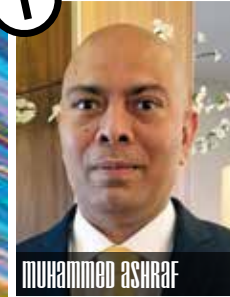


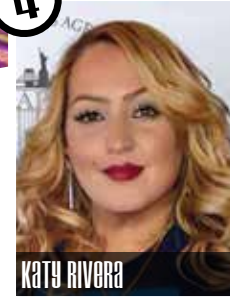

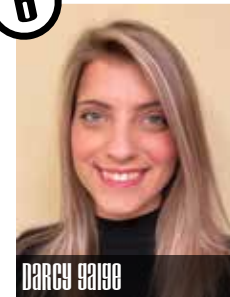


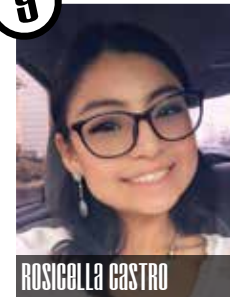
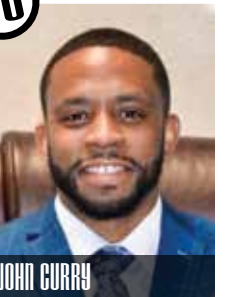
- \$ 1,414 Adriana Alvarez Sorto
- 1,413 Alex Grushko
- 1,411 Matthew A Wilson
- 1,406 Stephanie Santom
- 1,406 Bertin Mangongo
- 1,405 Delvin Lanier
- 1,405 Patrick Donovan
- 1,405 John Bautista
- 1,404 Michael Capps
- 1,396 Zachary McCormack
- 1,394 Daniel Arzate Roa
- 1,392 Shannon Moseley
- 1,388 Sara Sanda
- 1,386 Lishbeht Ramos
- 1,386 Nicholas Daltro Santos
- 1,377 Brittany Bradshaw
- 1,373 Joseph Vaughn
- 1,368 Christopher Jones
- 1,362 Matthew Simon
- 1,362 Navjot Bamra
- 1,362 Hasnain Raza
- 1,361 Justin Campbell
- 1,361 Mohamad Wael Taher
- 1,354 Jovencio Sales
- 1,354 Richard Millington
- 1,351 Christie Jauch
- 1,349 Carly Carrera
- 1,347 Leonardo Perez
- 1,344 Kingsley Ibeh
- 1,340 Jennifer Anthes
- 1,339 Nicholas Chuma
- 1,334 Elizabeth Dominatto
- 1,331 Sky Plunkett
- 1,329 Oscar Gastelum
- 1,328 Christopher Rantanes
- 1,327 Danielle Savarese
- 1,325 John Graves
- 1,324 Jean Etahe Limongo
- 1,315 Jacquelynn Strobbe
- 1,312 Kate Hernandez
- 1,311 Gabriel Myers
- 1,311 Lynn Jenkins
- 1,307 Rana Shirer
- 1,307 John Carter
- 1,306 Kierra Smith
- 1,304 Catherine Ferguson
- 1,302 Renee L Cunningham
- 1,302 Tomarus Burks
- 1,301 Cody Langston
- 1,300 Mitchell Krass
- 1,297 Ayesha Manzoor
- 1,292 Christine Morris
- 1,291 Andrew Bishop
- 1,290 Alexis Webb
- 1,290 Jennifer Lucero

- \$ 1,287 Amy Shui
- 1,286 Maurice Baritz
- 1,285 Ryan Vance
- 1,283 Bobbi Wiatr
- 1,282 Stephanie Corriveau
- 1,281 Spencer Hokama
- 1,276 Nicholas Oxford
- 1,275 Brenda Fox
- 1,273 Felicia Steele
- 1,270 Beau Minnick
- 1,270 Shaquan Whitaker
- 1,265 Monica Montgomery
- 1,260 Joshua Parks
- 1,254 Harry Rothstein
- 1,252 Dominic Meehan
- 1,251 Katie Stahulak
- 1,249 Randy Trahan
- 1,248 Anthony Scaccia
- 1,241 Lyndon Prosser
- 1,241 Tara Haughey
- 1,241 Sean Grant
- 1,238 David Murphy
- 1,238 Brandon Eck
- 1,237 Rita Rider
- 1,233 Bryant Bonzali
- 1,231 Camilo Rodriguez Barreto
- 1,231 Holly Simpson
- 1,230 Orett Nelson
- 1,229 Emily Davis
- 1,228 Sione Maumau
- 1,228 Matthew Abdo
- 1,228 Jenny Nguyen
- 1,223 David Staffery
- 1,222 Felicia Hernandez
- 1,222 Stephen Fusco
- 1,217 Jacob Brown
- 1,216 Aliya Guliyeva
- 1,208 Patricia Santamarina
- 1,207 Eddie Gonzales
- 1,204 Jean-Marie Otiom
- 1,200 Aaron Boudreaux
- 1,197 Austin Ballenger
- 1,196 Anthony Spataro
- 1,195 Sheri Washington
- 1,192 Julie Childs
- 1,191 William Jones
- 1,188 Ashley Hutson
- 1,184 Carlos Fernandez
- 1,182 Robert Trypus
- 1,180 Riche Hays
- 1,175 Charles Ambeau
- 1,174 Dakey Keymotep
- 1,171 Andrea D Owens
- 1,170 Ericka Martinez

- \$ 1,166 Steven Lockhart
- 1,164 Tsitsi Grace
- 1,162 Tichiwanhuyi
- 1,162 Eric Okeemu
- 1,160 Joseph Pasche
- 1,152 Sara Castillo-Cervantes
- 1,150 Stephanie Novel
- 1,148 Carel Smith
- 1,144 Sunil Pillai
- 1,141 Lamario Bradwell
- 1,139 Vincent Massari
- 1,138 Brandi Troka
- 1,137 Rosa Teixeira
- 1,132 Marlene Barrett
- 1,129 Jorge Merle
- 1,127 Raul Angulo
- 1,127 Andrea Perez Guzman
- 1,123 Mike Mangaoang
- 1,120 Jean Carlo Vizcaino Reynoso
- 1,120 Johnny Santiago
- 1,119 Shonda Lewis
- 1,119 Deion Somsanith
- 1,117 Jaydan Heron-Smith
- 1,116 Brian Melvin
- 1,116 Kristi Mills
- 1,116 Dimo Joannidis
- 1,116 Agnes Collins
- 1,114 Adaiza Rijo
- 1,113 Nelson Desmond
- 1,110 Yvette Nelson
- 1,110 Adriana Neagu
- 1,107 Sandra Troka
- 1,106 Elioena Gomez Perez
- 1,105 Kelly Schoenherr
- 1,103 Bunmi Falowo
- 1,102 Christy Mitchell
- 1,101 Duane Shaw
- 1,098 Benzack Cooper
- 1,096 Bert Feldman
- 1,095 Seth Gilleran
- 1,094 Lisa Duenas
- 1,094 Elida Perez
- 1,094 Twana Smith
- 1,091 Marsei Hogan
- 1,090 Robert Ore
- 1,089 James Fangmann
- 1,089 Ali Musa
- 1,086 Aleesha Warner
- 1,085 Alexander Pham
- 1,084 Christopher Bennett
- 1,083 Joseph Thayer
- 1,081 Kathryn Gilluly
- 1,080 Derrick Garvin
- 1,078 Benjamin O'Lena

- \$ 1,076 VaShawn Nelson
- 1,076 Tyler Burke
- 1,074 Oyindamola Falegan
- 1,073 Jose Mejia
- 1,072 Veronica Coval
- 1,071 Dana Martin Gonzalez
- 1,070 Sarah Ormelas
- 1,068 Howard Dotson
- 1,067 Kareem Mutia
- 1,064 Michael Rodgers
- 1,064 Juliet Rowan
- 1,063 Richard Shaw
- 1,063 Roxie Soto
- 1,063 Maria M Ramirez
- 1,055 Siddhant Satoskar
- 1,053 Jon Willman
- 1,052 Patrick Keohane
- 1,050 Yndira Tarazona Carmona
- 1,048 Harvey Quinn
- 1,046 Altina Arakelian
- 1,045 Ameelah Little
- 1,045 Kegan Silonis
- 1,040 Melissa Hayfa
- 1,040 Sharon Briscoe
- 1,039 Nelson Villegas
- 1,039 Michel Merinos
- 1,038 Arman Masomzadeh
- 1,035 Hannah Norlin
- 1,034 Cesar Rodriguez
- 1,032 Jack Emmert
- 1,031 Collette Burgess
- 1,026 Joshua McTier
- 1,023 Kamal Tayyib
- 1,023 Andrea Hill
- 1,023 Jake Lee
- 1,021 Zan Allen
- 1,020 Samuel Marzula
- 1,020 Tiffney Harmouche
- 1,019 DeAnthony Hartman
- 1,017 Elizabeth Henderson
- 1,015 Connor Meakins
- 1,014 Brandon Hamilton
- 1,013 Meaghan Montoya
- 1,012 Rachelle Zerbach
- 1,010 Patrick Palaggi
- 1,010 Marc Futterweit
- 1,008 David Melendrez
- 1,008 Luis Guzman Millan
- 1,008 Michael Romero
- 1,007 Alan Arellano
- 1,005 Daniel Pacheco
- 1,003 Zachary LeFoll
- 1,000 Loraine Harris





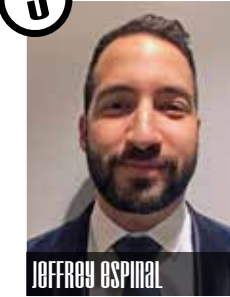
SA/GA/MGA EXTRA MONTHLY BONUS

1  MUHAMMED ASHRAF \$2,072 Theodore Pappas	2  ARIF HAJRO \$1,609 S-S-Parks-Salvaggi	3  LIDIA MEGLEI \$1,256 Bob Olson	4  KATY RIVERA \$1,159 Theodore Pappas	5  DANIEL PRINZO \$1,159 S-S-Parks-Salvaggi
6  DARCY SAISIE \$1,101 Sabrina Lloyd	7  ANTONIO FLORES \$1,045 Zach Hart	8  KALEN DUSAN \$998 Altig-Orlovic	9  ROSICELLA CASTRO \$857 Giglione-Ackerman	10  JOHN CURRY \$806 Hart-Dushaj

DECEMBER BONUS LEADERS | PAYOUT: \$103,235 | QUALIFIERS: 838



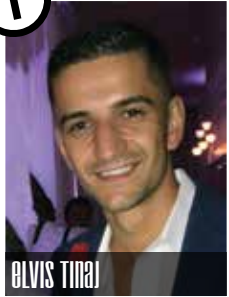

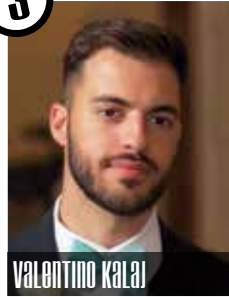


LEADERSHIP BONUS

1  JOSEPH GOJCAJ \$61,990 Zach Hart	2  DARIO MESSINA \$26,896 Hart-Dushaj	3  SARA VAZ \$19,148 Altig-Orlovic	4  MARK NEILSON \$18,761 Altig-Orlovic	5  JEFFREY ESPINAL \$17,773 Theodore Pappas
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DECEMBER BONUS LEADERS | PAYOUT: \$1,379,608 | QUALIFIERS: 653




\$ 61,990 Joseph Gojcaj	\$ 7,244 Zach Otto	\$ 4,601 Bobby Hamilton	\$ 2,996 Alfredo Garcia	\$ 2,113 Chris McFoy	\$ 1,637 Tami Chaimov
26,896 Dario Messina	7,054 Doreen Ryan-Foti	4,540 Ryan Hall	2,986 Alexis Gomez	2,108 Aaron Parks	1,636 Aaron Piotrowski
19,148 Sara Vaz	6,894 Sylvain Kalombo	4,452 Aaron Friedlander	2,956 Elias Boles	2,099 Augusto Arango	1,629 Pablo De La Cruz
18,761 Mark Neilson	6,861 Clint Perry	4,445 Jason Bratin	2,917 Heriberto Chavez	2,096 Joshua Goodman	1,619 Patrick Knouse
17,773 Jeffrey Espinal	6,778 Jeffrey Hudson	4,408 Daniel Prinzo	2,895 Michael Clemente	2,089 Joy Vann-Austin	1,580 Giovanni Diduro
15,398 Valentino Kalaj	6,418 Tommy Conard	4,264 Nicholas Chuma	2,835 Jacqueline Kabluyen	2,044 David Stuart	1,576 Johnny Ly
15,359 Ryan Stenglein	6,402 Rita Rider	4,176 Eyad Awdi	2,830 Erin Allen	2,039 London Burnett	1,576 Paolo D'Andrea
14,021 Brent Bowling	6,395 Bobby Szwaja	4,172 Jon Morrow	2,739 Alma Lozano	2,033 Matthew Bogle	1,572 Christopher Stevens
12,830 Paul Smith	6,343 Michael Giachetti	4,159 Alan Sedaghat	2,734 Matthew Turnquist	2,024 Hunter Houvener	1,570 Jeff Wentworth
12,537 Steven Phillips	6,287 Duane Shaw	4,137 Lauren Coyne	2,706 Adam Kidikas	2,020 Michael Musso	1,564 Kelly Ekker
12,521 David Wang	6,161 Michael Russin	4,076 Clayton Slaughter	2,696 Ransey Vazquez	2,009 Jennifer Reed	1,561 Jovanie Scarlett
12,287 Mohamad Raychouni	6,135 Brandon Dusevic	4,001 Ashley Clarke	2,693 Patrick Guthrie	1,999 Michael van Delft	1,550 John Curry
12,140 Daryl Graham	6,099 Darius Rowan	3,995 Michael Stuver	2,631 Cody Gardner	1,984 Andy Batten	1,546 Bruce Alford
11,654 Edward Leon	6,052 Slavita Hut	3,984 Mariam Shahid	2,627 Mark Lomonaco	1,982 Steve Hartman	1,542 Eldine Mpanzu
11,319 Matthew Conrad	6,044 Jacob Brown	3,863 Carlo Buhay	2,623 Elijah Brown	1,980 Selma Ogresovic	1,535 Lidia Meglei
11,197 Beau Locker	6,035 Travis Kovach	3,858 Gjon Ljulduraj	2,616 Duni Olusegun	1,975 Andrew T Wagner	1,534 Andrew Hynan
10,197 Mario Hajro	5,927 Michael Burningham	3,831 Dina Boghdady	2,583 Marlon Hernandez	1,971 Michael Jang	1,523 Adem Abdula
10,164 Mele Makaui	5,829 Tony Geer	3,818 Melinda-Rae Lyse	2,573 Magda Figueiredo	1,970 Blake Tomblin	1,511 Kellie Hoffman
10,139 Phillip Waisman	5,806 Michelle Olivo	3,801 Thomas Vena	2,566 Edrick Tercero	1,964 Deane Gusui	1,500 Alexandra Graham
10,028 Mark Lahijani	5,669 Steven Warner	3,798 Peter Kwiatkowski	2,520 Jose Anderson	1,952 Temesghen Starr	1,493 Thomas Romeo
9,841 Joshua Olin	5,617 James Sherwood	3,728 Kenan Hyseni	2,481 Daniel Foore	1,947 Raul Rojas	1,453 Bryan Czajkowski
9,839 Romal Ormid	5,600 Antonio Reyes	3,690 Max Akers	2,472 Brandon Baker	1,937 Matthew Diulus	1,453 Romas Noor
9,831 Bryan Juskiw	5,568 Kimberly Hamilton	3,644 Randall Cook	2,426 Daniel Umbertone	1,902 Francesca Veltri	1,444 Kevin Davis
9,420 Mike Paragiou	5,555 Andrew Bishop	3,614 Christopher Bentley	2,423 Lalitha Janardhanan	1,899 Jonathan Jones	1,440 Maria M Ramirez
9,121 Derek Foore	5,506 Andrew McQuade	3,614 Stella Roznovan	2,374 Bryanna Campos	1,896 Jorge Toribio	1,418 Joshua Bacchus
8,999 Anita Ferris	5,447 Marisa Willgruber	3,580 John Santosuosso	2,372 Dan Ikei	1,892 Francis Ingulli	1,385 Derrick Mason
8,815 Brody Maughan-Evanson	5,424 Sean Velasquez	3,561 Kelechi Anele	2,360 Edrick Tercero	1,885 Doris Martinez Garcia	1,383 Xander Davis
8,721 Sergio Carta	5,376 Brandon Neal	3,531 Rachel Brown	2,353 Matthew Cartwright	1,858 Ariana Jones	1,382 Bobby Park
8,588 Luay Ghawi	5,321 Dustin Dunbar	3,494 Jesse Rennich	2,350 Mavrick Fredericks	1,844 Diego Arango Puerta	1,359 Devon Chapman
8,572 Britton Costa	5,192 Travis Vaughn	3,492 Ed-Maggie Myrthil	2,340 Christie Jauch	1,837 Tyler Dahlin	1,351 Theodore Ryan
8,513 Sabrina Kryshundayal	5,100 Jonni Ng	3,431 Steven King	2,336 Victor Weber	1,832 Alex Paguio	1,348 John Nieves
8,512 Shahab Mahdavinejad	5,098 Darcy Schrieber	3,431 Timothy Bugge	2,327 Cristina Fox	1,824 Massoud Vaziri	1,342 Stuart Pagan
8,486 Chase Miller	5,085 Danny Juskiw	3,381 Avi Kauderer	2,317 Michael Russo	1,811 Sokol Fazliu	1,334 Nic Iagulli
8,386 Bruce Viaje	5,012 Mark Auvil	3,380 Gregory Rudolph	2,304 Jeffrey Hall	1,806 Doron Freud	1,333 Charles Ferrari
8,338 Eric Thompson	4,978 Adrienne Bragas	3,379 Mark Beckford	2,304 Joseph Tomanovich	1,800 Tyler Worstell	1,296 Paul Zuzick
8,236 Yussuf El-Zein	4,977 Iffrah Tahir	3,373 Jessica Chang	2,268 Tristan Dlabik	1,786 James Muir	1,271 Tyler McKnight
8,201 Bobby Gujral	4,952 Ryan Wilson	3,336 Jeffrey A Smith	2,261 Craig Stropmf	1,755 Everett Farr	1,255 Rex Munsey
8,162 Blake Higuchi	4,946 Kyle Wrobel	3,321 Matthew Hudlin	2,228 Jagdish Sukhu	1,755 Michael Barstein	1,243 Michael Barlettano
8,150 Matthew Dawson	4,908 Corey Helly	3,194 Joshua Krueger	2,207 George O'Shea	1,753 William Parmeter	1,232 Selina Maldonado
8,137 Walter Icaza	4,851 Michael Mandella	3,172 Claude Hamilton	2,204 Cara DeFiore	1,737 Evan Donoghue	1,226 Alix Albright
7,928 Scott Wheeler	4,808 Reynolds Akuamoa	3,167 Sean Shephard	2,173 Christopher Hintz	1,731 Travis Picklesimer	1,223 Tereanio Edgar
7,713 Patricia Contreras	4,798 Jeffery Thiel	3,098 James Sodan	2,169 Timothy Welsh	1,690 Donald DeVoise	1,208 David Duddy
7,491 Juan Diaz	4,660 David Rigney	3,098 IP Harris	2,159 Rebecca Mehlinger	1,683 Sean Byler	1,206 Dustin Holtz
7,331 Phi Phan	4,656 Jennylyn Militante-Radnoty	3,079 Samuel Boyle	2,158 Daniel Walton	1,659 Jose Viramontes	1,195 Angel Martinez
7,291 Alipate Makaui	4,605 Christopher Bungay	3,056 Justin Adams	2,151 Yemi Akinade	1,659 Veronica Coval	1,184 Dylan Johnson
		3,054 Carey Hartman	2,120 Steven Dell	1,657 Jessica Davis	1,181 Kody Kramme

\$ 1,181 Bradley Fordyce	\$ 1,020 Tucker Gregor	\$ 907 DeAndre' Coleman	\$ 774 Bryant Logan	\$ 668 Hunter Welty	\$ 572 Sierra Hartwig
1,175 Daniel Perkins	1,002 Justin Diaz	891 Andrew Chambers	769 Dominic Facchini	668 Gerardo Gonzalez	568 John Bernet
1,174 Keeland Bryant	1,001 Myaa Fallon	885 Brandon Eck	766 Richard Millington	660 Chad Muise	559 Reah Connor-Williams
1,168 Mark Diskin	985 Micah Focken	858 Martin Salavec	762 Suzanne Moroney	659 Russell Erhardt	552 Evelin Castro-Sharif
1,159 Bethany Evans	980 Joshua Yurinko	857 Lorena Barriere	744 Manuel Diaz	656 Klyo Vidal	547 Mitchell Messer
1,155 Joshua Jackson	980 Roxie Soto	849 Morgan Lobello	734 Jonathan Maust	647 Erica Robertson	546 Jenna Grula
1,124 Aref Sayegh	976 Ryan Witham	845 Alexis Pineiro	730 Jonathan Giaco	647 Maurice Coleman	545 Arman Masomzadeh
1,123 Melinda Skinner	974 LaDelus Brown	842 Tyler Boulden	729 Jesse Doherty	644 Timothy Wilson	538 Tiffany Beadnell
1,121 Omar Billy	974 Begona Patino-Lopez	841 Kevin Butchino	723 Tabitha McDermid	643 Jeffrey von Kienast	537 Benzack Cooper
1,119 Jessica Santamarina	973 Justin Lowe	838 Casey Helly	717 Kamal Tayyib	643 David Hausman	537 Jordan Warner
1,117 Jonathan Phillips	972 Muhammed Ashraf	835 Tiffany	716 Marcus Moody	638 Trevor Bailey	533 Alicia Wear
1,106 Alexus Hawkins	967 Karima Hartani	Babin-Washington	711 Nicole Sanders	638 Jonathan Hanaway	533 Orli Ekstein
1,103 Jordan Lacy	957 Zakary Labieniec	828 Dana Velez	708 Robin Gonzalez	637 Robin Gonzalez	531 Dustin Caso
1,095 Eno Iftiu	951 Paul Kelly	828 Julian Dickinson	631 Joshua Randolph	631 Anne List	531 Anne List
1,080 Aaron Patt	947 Anthony Greco	827 Hasan Ghazal	622 Mary Franklin	527 Deborah Noga	527 Deborah Noga
1,074 Awa Babou	947 Christopher Botelho	821 John Vacca	613 Ebuwa Otagho	526 Darrin Roberts	526 Darrin Roberts
1,063 Richard Rozolsky	941 James Harding	815 Armando Aiello	605 Nabil Atallah	517 Eric Butt	517 Eric Butt
1,050 Joseph Stapleton	933 Tiffani Tavormina	813 Ryan Vance	599 Amy Baird	516 Allison Kusgen	516 Allison Kusgen
1,048 Derron Alexander	927 Danielle Morales	810 George Shafiek	595 Alyssa Libby	507 Landon Schlag	507 Landon Schlag
1,038 Jeanette Ramirez	915 Carlos Iraheta	807 Nicole Mead	593 Isaiah Bruce	501 DeShawn Moore	501 DeShawn Moore
1,037 Scott McCrory	Barrientos	796 Demitrius Lucas	587 Aleanya Moore	501 Joseph Bell	501 Joseph Bell
1,028 Michael Romero	913 Tina Nelson	788 Anthony Spataro	584 Candace Minor		
1,021 Michael Ezeafulukwe	912 Nakita Fortin	785 Corey Hallam	584 Katie Mitchell		

①  ELVIS TINAJ \$15,681 Zach Hart	②  JEROME BENENATI \$14,963 Zach Hart	③  VALENTINO KALAJ \$13,046 Zach Hart	④  ADEL AL CHOUFI NAIM \$10,480 Gonzalez-H-W	⑤  GJON LJULJDURAJ \$8,096 Hart-Dushaj
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DECEMBER BONUS LEADERS | PAYOUT: \$401,096 | QUALIFIERS: 571

R9A LEADERSHIP BONUS

①  RYAN FICKERT \$91,091 Zach Hart	②  REYNOLDS AKUAMO \$32,007 Theodore Pappas	③  LEVAR MORGAN \$25,676 Theodore Pappas
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DECEMBER BONUS LEADERS | PAYOUT: \$621,208 | QUALIFIERS: 119

\$ 91,091 Ryan Fickert	\$ 7,335 Brent Bowling	\$ 4,684 Elias Boles	\$ 2,436 Jeffrey von Kienast	\$ 1,709 Evan Donoghue	\$ 1,053 Ryan McIntosh
32,007 Reynolds Akuamo	7,278 Sara Vaz	4,684 Michael Gerstein	2,411 Jessica St Pierre	935 Brandon Summertown	935 Brandon Summertown
25,676 Levar Morgan	6,904 Jinelly Urena	4,480 Joseph Tomanovich	2,406 Cody Gardner	886 Steven King	886 Steven King
24,983 Mark Neilson	6,850 Andy Batten	4,208 Daryl Graham	2,347 Jeffrey Hall	876 Alex Kae	876 Alex Kae
24,016 Matthew Diulus	6,742 Diego Arango Puerta	3,996 Morgan Lobello	2,309 Ryan Wilson	824 Harold Durana	824 Harold Durana
22,738 Thomas Vena	6,598 Gary Slocum	3,755 Mike Paragiou	2,193 Hunter Houvener	761 Ronald Rivera	761 Ronald Rivera
21,052 Bobby Gujral	6,393 Kimberly Hamilton	3,605 Beau Locker	2,184 Bobby Hamilton	734 Temesghen Starr	734 Temesghen Starr
19,639 Matthew Turnquist	6,268 Scott Wheeler	3,452 Christopher Bentley	2,135 Blake Higuchi	692 Avi Kauderer	692 Avi Kauderer
16,160 Corey Helly	6,205 Elyse Bryan	3,280 Samantha Ralston	2,095 Magda Figueiredo	638 Brody	638 Brody
15,612 Walter Icaza	6,026 Andrew McQuade	3,264 Mike Allen	2,074 Antonio Reyes	Maughan-Evanson	Maughan-Evanson
13,304 Christopher Hintz	5,582 Luay Ghawi	3,088 Darcy Schrieber	1,952 Kelly Ekker	623 Michael Trinh	623 Michael Trinh
12,473 Justin Adams	5,546 Ryan Hall	3,032 Joshua Olin	1,901 Bruce Alford	608 David Wang	608 David Wang
10,610 Michael Russin	5,290 Chris La Fond	3,015 Jeremy Rivers	1,897 Charles Ferrari	580 Michael Musso	580 Michael Musso
10,284 Robert Janev	5,285 Sean Velasquez	3,002 Dylan Murphy	1,838 Dan Ikei	573 Joshua Randolph	573 Joshua Randolph
9,972 Shalom Chaimov	5,246 Joshua Dishong	2,989 Michael Russo	1,778 Paul Rumbuc	512 James Sodan	512 James Sodan
9,148 Alipate Makau	5,036 Patrick Knouse	2,946 Randall Cook	1,773 Tyler Worstell		
7,738 Paul Kelly	4,999 Lauren Coyne	2,597 Steven Barton	1,712 Doreen Ryan-Foti		

\$ 15,681 Elvis Tinaj	\$ 1,934 Loraine Harris	\$ 1,343 Elazar Roco	\$ 964 Doris Martinez Garcia	\$ 796 Jennifer Gilkie	\$ 635 Iliana Gonzalez Mujica
14,963 Jerome Benenati	1,927 Jessica Guerrero	1,327 Efa Mentuhotep	962 Keith Brown	784 Tammy Gawron	633 Alliyah Williams
13,046 Valentino Kalaj	1,915 Conor Markins	1,307 Jack Emmert	961 Nabil Atallah	784 Lauren Lord	626 Jenny Nguyen
10,480 Adel Al Choufi Naim	1,908 Taylor Schoenbeck	1,307 Michael Coulthard	957 Santiago Calle Ramirez	777 Ramses Blanco	622 Joshua Egyud
8,096 Gjon Ljuljduraj	1,905 Samisoni Koloa	1,305 Saury Espailat	955 Candice Rezzo	774 Sean Blaney	617 Joseph Hedborn
6,990 Jason Khodadadian	1,860 Tanner West	1,305 Jenna Grula	931 Adriana Aboulwafa	754 Duncan Ray	610 Mohamad Raychouni
6,079 Klyo Vidal	1,854 Christopher McGlynn	1,291 Ross Ewen	929 Nicklaus Boker	752 Matthew Melhorn	599 Muzit Berhe
6,026 Benzack Cooper	1,782 Trevor Bailey	1,279 Kingsley Hansen	929 Leonel Lazcano	749 Priscilla Blanco	591 Jimmy Quifille
5,676 Xander Davis	1,782 Jonathan Parham	1,277 Kyle Jones	903 Rosicella Castro	747 Dirk Tanses	587 Eli Lobo Gonzalez
5,516 Mahdi Dergham	1,632 Justin Brent	1,261 Nicholas Joseph	901 Alyssa Libby	736 Landy Barthelemy	586 Carolina Felipe
5,273 Erica Robertson	1,607 Victor Holmes	1,237 Christopher Rantanes	900 Macie Kehl	734 Chabeli Aguiar Nodal	574 Donna Rankin
5,269 Ian Rouleau	1,586 Anthony Marsella	1,230 Calvin Irving	890 Brandon Eck	734 Jennifer Holt	570 Amy Spiegel
4,256 Lino Strussione	1,575 Jonathon Massingill	1,228 David Hurst	890 Jordan Lacy	728 Alec Seibold	561 Joseph Massucci
4,251 John Torres	1,575 Daniel Charron	1,222 David Hurst	883 Devin Liston	720 Young Lee	560 Timothy Liles
4,221 Elcar Buhay	1,564 Jacob George	1,215 Jeremy Hollister	882 Jennifer Lespinasse	715 Jennylyn	550 Dana Velez
4,006 Stephen Davis	1,547 Eric Butt	1,215 Tiffany Beadnell	880 Joshua McTier	715 Sean Byler	542 Rachel Whiting
3,840 Justin Rydzziel	1,547 Hunter Welty	1,182 Shonda Duckett	880 Serge Brouillette	712 Joseph Wilson	540 Martin Salavec
3,135 Justin Diaz	1,536 James Fangmann	1,178 Daniel Zotter	879 Dominic Meehan	712 Joseph Wilson	536 Bethany Evans
3,115 Abraham El Refaei	1,530 Gerardo Gonzalez	1,131 Jake Gelb	873 Aref Sayegh	704 Alvaro Uribe Gonzalez	531 Brittany Douglas
2,976 Adem Abdula	1,518 Alejandro Pineda	1,127 Kevin Dimery	872 Avion Johnson	702 Tyler Cox	527 Roxie Soto
2,968 Jonathan Conn	1,505 Nick Atallah	1,105 Wendy Chaya Paredes	870 Selma Ogrestevec	698 John Wegley	526 Nikolaos Metaxas
2,922 Noah Schultz	1,489 Sousan Samadzade	1,093 Marsei Hogan	865 Jorge Toribio	683 Shantayia Williams	525 David Bernstine
2,757 Triston Miller	1,474 Abby Fossay	1,060 Kristina Joachim	858 Jennifer Ragan	680 Kate Hernandez	521 Altina Arakelian
2,533 Kortisha Brooks	1,474 Skylar Chauvin	1,041 Danny Juskiw	852 Evan Lawrence	677 Shelby Elder	520 Jose Cuellar
2,384 Aaron Gamalinda	1,461 Kempton Perry	1,027 Katy Rivera	844 Eric Okoemu	676 Bashar Jarkasy	518 Denise Masulit
2,292 Jagdish Sukhu	1,430 Jordan Goo	1,021 Avery Allmond	838 Joseph Bell	675 Raymond Stephenson	515 Chungan Wang
2,230 Ebuwa Otagho	1,421 Marlene Barrett	1,019 Jonathan Ramirez	830 Peter Baney	672 Zachary LeFoll	512 Tina Nelson
2,213 Arturo Romero	1,421 Michael Jang	1,018 Devena Stewart	827 Katie Terzynski	670 Domingo Marcelo	508 Stephanie Dunbar
2,162 Jesse Fullmer	1,419 Nicole Preston	1,009 Ashley O' Donal	810 Roger Rau	669 Stanislav Moanda	508 Iris Saavedra
2,030 William Davies	1,384 Barry Donaldson	1,006 Keeland Bryant	807 Randa Mustafa	663 Brandon Hamilton	504 Henry Jacobs
2,007 Amanda Hofstra	1,369 Tobechukwu Oraegbu	998 Nina Baker	805 Darez Meriwether	656 Sarah Handy	503 Meaghan Montoya
2,004 Landon Schlag	1,357 Arif Hajro	985 Everett Farr	802 Zachary Zanotta	655 John Vacca	501 Kelly Schoenherr
1,970 Jean Romero Capote	1,354 Olivia Fields	982 Travis Picklesimer	798 Jacob Russell	636 Jamie Winters	501 Asad Ahmed
1,957 Colin Ghee		976 Renee Zinsky	797 Corey Hallam	635 Christopher O'Neal	501 Andres Liranzo

MGA/RGA GROWTH BONUS

MGA

1 DARUL GRAHAM \$51,129 S-S-Parks-Salvaggi	2 WALTER ICAZA \$50,331 Beto Quintero	3 MATTHEW CONRAD \$47,088 S-S-Parks-Salvaggi	4 MIKE PARAGIOU \$46,578 S-S-Parks-Salvaggi	5 SHAHAB MANDAVINEJAD \$44,703 Theodore Pappas
6 DAVID WANG \$37,080 Bob Olson	7 COREY HOLLY \$35,056 Giglione-Ackerman	8 BRITTON COSTA \$33,691 Simon Arias	9 BOBBY GUIRAL \$31,895 Altig-Orlovic	10 BRODY MAUGHAN-EVANSON \$30,690 Simon Arias

RGA

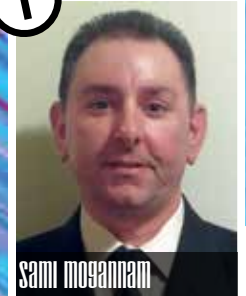




1 MATTHEW DIULUS \$87,675 Simon Arias	2 THOMAS VENA \$67,546 Simon Arias	3 BOBBY GUIRAL \$52,572 Altig-Orlovic	4 LAVAR MORGAN \$45,714 Theodore Pappas	5 CHRISTOPHER HINTZ \$45,356 Altig-Orlovic
6 COREY HOLLY \$35,863 Giglione-Ackerman	7 MICHAEL GORSTEIN \$31,550 Giglione-Ackerman	8 ROBERT JANEV \$22,720 Sabrina Lloyd	9 SHALOM CHAIMOV \$21,998 Jamison Weatherspoon	10 WALTER ICAZA \$21,876 Beto Quintero

MGA ROOKIES

1 BRENT BOWLING \$63,501 S-S-Parks-Salvaggi	2 MARIO HAJRO \$25,826 S-S-Parks-Salvaggi	3 PATRICIA CONTRERAS \$24,307 Beto Quintero	4 MARK LAHIJANI \$14,475 Theodore Pappas	5 PHILLIP WAISMAN \$13,050 Satti-Kanaan
6 BRYAN JUSKIW \$10,265 S-S-Bendure-Hartwig	7 LAUREN COYNE \$9,611 Altig-Orlovic	8 ROMAL OMID \$9,347 Mathew Hart	9 CODY GARDNER \$8,953 Albert Serur	10 DEREK FOORE \$8,494 S-S-Parks-Salvaggi

DECEMBER BONUS LEADERS | PAYOUT: \$2,080,481 | QUALIFIERS: 160

REINSTATEMENT BONUS

1	2	3	4	5
				
SAMI MOGANNAM \$3,394 Don Foti	MITCHELL LOOK \$2,484 S-S-Parks-Salvaggi	BRADLEY WEIGAND \$2,114 S-S-Parks-Salvaggi	NICHOLAS GASPARRO \$2,059 Sabrina Lloyd	DASON PHAUL \$1,824 Theodore Pappas

DECEMBER BONUS LEADERS | PAYOUT: \$63,401 | QUALIFIERS: 185

\$ 3,394 Sami Mogannam	\$ 1,423 Ryan Kendl	\$ 988 Natalie Soboleva	\$ 787 Ryan Vopat	\$ 632 Benton Tong	\$ 566 Agatha Safford
2,484 Mitchell Look	1,420 Scott Davison	958 Nabil Spahi	752 Lukess Joseph	620 Leonard Budiac	552 Pamela Faircloth
2,114 Bradley Weigand	1,321 Sina Heak	949 Loraine Patterson	707 Leonardo Perez	618 Richard Barbour	552 Hector Sartori
2,059 Nicholas Gasparro	1,272 Kwabena Antwi	910 Nikki Crosby	665 Corey Lavigne	613 Bryan Czajkowski	542 Carolyn Havens
1,824 Dason Phaul	1,226 Yudelka Marte	904 Joseph Faisant	656 Joseph B Smith	598 Serge Myrdel Charles	533 Lily Sakai
1,588 Nadezhda Vitchev	1,110 Glyn Hurst	879 Laurekins Pardovani	655 Katalina Halaunga		

7 BONUS TOTAL: \$6,885,478

WORLD'S GREATEST \$2,236,449	SA/GA/MGA EXTRA \$103,235	LEADERSHIP \$1,379,608	RGA LEADERSHIP \$621,208	SA/GA TRAINING \$401,096	MGA/RGA GROWTH \$2,080,481	REINSTATEMENT \$63,401
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

\$2M	\$2M		
			
Dustin Dunbar Dustin Venekamp Contracted 1/14/07 Qualified 12/31/19 \$2,007,960 Net ALP	Kevin Ishikane Altig-Orlovic Contracted 5/22/07 Qualified 12/31/19 \$2,003,971 Net ALP	Corey Lavigne A-O-Janti Contracted 12/15/10 Qualified 12/31/19 \$1,002,360 Net ALP	Ifeanyi Ufondu A-O-Lorence Contracted 10/16/12 Qualified 12/31/19 \$1,001,082 Net ALP

Top 10 All-Time Individual Producers

Rank	Name	Business Owner	Total Net ALP
1	Max Quasem	Cohen-Cohen	\$3,535,407
2	Joseph Kennedy	Altig-Orlovic	\$3,329,864
3	Timothy Cruise	A-O-Orng	\$3,315,595
4	Ruben Soberanes	Don Foti	\$3,199,654
5	Lily Sakai	Cohen-Cohen	\$3,063,310
6	Alan Sedaghat	Altig-Orlovic	\$3,008,981
7	Michael van Delft	Satti-Kanaan	\$2,894,060
8	Omar Hashimi	Don Foti	\$2,620,023
9	Scott Remmey	Giglione-Ackerman	\$2,606,480
10	Maijargal Sukhbaatar	Ernest Powell	\$2,490,498

FOUNDERS CLUB

December Qualifiers—
Outstanding Producers & PR Representatives:

Irma Gallardo



Altig-Orlovic
1 Qualification
\$89,398 Net ALP
85.3 RET

Lleison Martinez



Cisco Perez
5 Qualifications
\$63,857 Net ALP
79.4 RET

Joshua Dishong




S-S-Bendure-Hartwig
2 Qualifications
\$160,419 Net ALP
79.8 RET

Hany Mikhail



Simon Arias
4 Qualifications
\$122,734 Net ALP
88.8 RET

Alex Gonzales



Mathew Hart
8 Qualifications
\$77,564 Net ALP
81.1 RET

Conor Markins




Simon Arias
1 Qualification
\$63,045 Net ALP
90.8 RET

Arif Hajro



S-S-Parks-Salvaggi
2 Qualifications
\$152,131 Net ALP
88.3 RET

Alyssa Sadler



Simon Arias
1 Qualification
\$110,643 Net ALP
89.8 RET

Sungmin Hwang



Altig-Orlovic
1 Qualification
\$64,023 Net ALP
89.5 RET

Brock Lampee



Dustin Venekamp
8 Qualifications
\$62,627 Net ALP
97.6 RET

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Phillip Bromagen

Phillip had 45.56% growth over December 2018.

PR Director of the Month



Denise Gilbert

Denise met 127.18% of Objective during December 2019.



A MONTHLY GUIDE TO A YEAR OF SUCCESS



David Zophin

President
American Income Life &
National Income Life Divisions

ONE MONTH DOWN, 11 TO GO ... ARE you on track?

One month into the new year, it might seem like overkill to make your first evaluation of your 2020 goals and your progress, but that's exactly how it should be done. Regular self-reflection and examination of what you've done and what you still need to do are the keys to achieving your goals, and now is the time to make any necessary corrections.

Think of it this way: making sure you're in good standing *now* is going to work a whole lot better than checking your progress when December has snuck up on you. So I want you to ask yourself, *am I focused on giving my absolute best every day? Am I doing what it takes to meet or exceed my goals?*

If you can sincerely answer 'yes' to those questions, great job and keep it up. If your

answer is 'no' or if you're unsure, start making the necessary adjustments *today*.

Luckily for you, there are plenty of incentives to give you the motivation you need. If the winter blues are bogging you down, just remember all the great stuff that awaits those who are willing to work for it. Bonuses and incentives have never been better, and there are so many events and rewards to work toward

"THERE HAS NEVER BEEN A BETTER TIME TO BE AT AIL/NILICO."

... like the 6-Month Mediterranean Cruise, March Madness, the MGA/RGA World Series, the Personal Production contest for a game at the new Globe Life Field, the 2021 Convention in Cancun, and so much more.

In fact, I can honestly say there has never been a better time to be at AIL/NILICO.

Plus, you have your everyday incentives of building a great career while making a positive impact on others. When you give it your all, you begin to really understand just what Opportunity Unlimited means.

There are so many reasons for you to be performing at your best, so make sure you leave any excuses behind and take advantage of everything this career has to offer in 2020. You still have plenty of time to make sure you reach all of your goals, but be sure that you're starting the year off strong and putting yourself in a good position from the get-go. I've mentioned before that momentum is the best way to success, so whether you're starting it or maintaining it, keep your momentum strong.

Remember to challenge yourself to prove what you can do – to reach new heights and to show the world what you're made of. 2020 is *your* year, and right now, IT'S GO TIME ... **PROVE IT!** 🎯



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Waco, TX 76710

• MOON PALACE



MAY 5-8, 2021 •

